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# SATURDAY NIGHT

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## The FRONT PAGE

**A Famous "Crusader" on Dry Follies**

The growing sentiment against prohibition which is to be noted among the intelligent circles of all the leading United States cities, has received support from an unexpected quarter. Many men and women of middle age will recall the famous "crusader against vice", Rev. Dr. Parkhurst of New York, whose sensational campaign against "protected" vice and lawlessness attracted the attention in the early 'nineties. His methods were drastic and he was much ridiculed, but he did do something toward cleaning up the Bowery and the Tenderloin in the days when Tammany Hall was by no means the respectable institution that it is today. Many readers will be surprised to learn that Dr. Parkhurst is still alive and hearty at the age of 85 and a keen reader of the newspapers. It is years since his name appeared in the public prints, but not long ago a reporter of the "Herald-Tribune" managed to "dig out" the man who at the time he was Minister of Madison Square Presbyterian Church, was known as the "Militant Good Citizen". The old gentleman said that he could not feel that matters in New York had improved much since his day. Like many aged men he takes an exaggerated view of the "indecency of modern dress", but he is tolerant enough to regard Fundamentalists as persons who make a fuss about nothing. He is on sound ground when he says that a city which possesses 22,000 speakeasies selling liquor in defiance of the law is not much better than the town of thirty-five years ago, whose dives he endeavored to clean out. All authorities on New York's social history admit that by his own enthusiasm he considerably diminished police alliance with graft, and that the results of his good work lasted a quarter of a century. But with prohibition most of the evils he combated started to come back in greater force, and Dr. Parkhurst is not oblivious to this fact.

He says he was long the enemy of the saloon, but that he always sympathized with the "tavern spirit" which draws men to drink in each other's society, and of the pet hobby of some later crusaders he has this to say:

"Prohibition is an awful mess. The law is un-American, and its system of enforcement is corrupt and tyrannous.

"I am in general agreement with the Eighteenth Amendment, but not with the Volstead Act. It runs counter not only to human customs, but to common sense as well. It is far too drastic.

"What to do about it? I'm sure I don't know. It is beyond me. The mess is growing worse all the time.

"I have fought the saloons, but it was a great mistake to attempt to end the saloon suddenly and in such high-handed fashion. It caused too much public resentment—a resentment that is perfectly easy to understand.

"I believe that the reins should have been drawn tighter and tighter on the liquor business until finally, perhaps, there could have been a prohibition law that would have merited and gained enough public support to make it work.

"As to what will be the fate of the present unworkable law—I don't know. Certainly it is having a bad effect. It injures the young, it corrupts the police and it is a prolific cause of dishonesty in public life."

It is perhaps bringing coals to Newcastle to present Dr. Parkhurst's views to an audience of Canadian readers. In this country we are through with prohibition and its fallacies for a generation at least. But there is still a tendency in certain quarters to speak as though the prohibitionist were a holier and more upright person than the advocate of Government Control. It is for the benefit of those who regard the provinces of Canada as having taken a step of moral retrogression in getting rid of prohibition that we present the views of an old "crusader", whose moral courage is unassailable.

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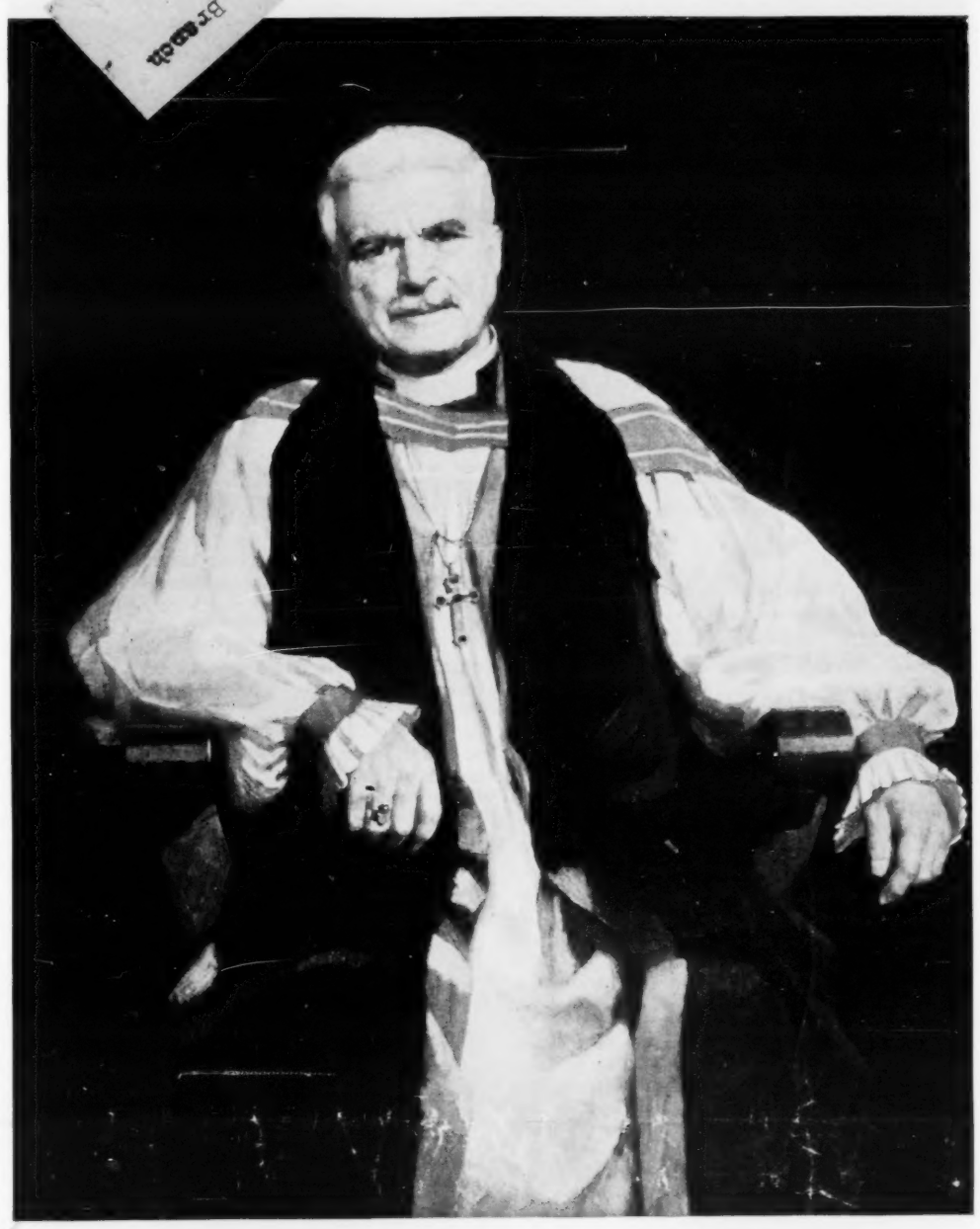
**Service Vs. Low Freight Schedules**

A striking example of co-operation within an industry for the solution of its own problems has been furnished in the last five years by the railways of the United States. An account of it was given recently by Secretary Hoover of the American Department of Commerce in an address before the Atlantic States Shippers' Regional Advisory Board. Mr. Hoover contrasted transportation conditions at the present time with those which existed just after the war, and gave some notable figures to illustrate the change which has been brought about

He stated that the American railways had come out from the war "thoroughly demoralized", and that periodic car shortages had been a marked feature of the industry for years before that. On the other hand, he declared that at the present time the country was equipped "with completely adequate transportation", "The railway managers," said Mr. Hoover, "have not alone provided a sufficiency of transportation and therefore cured a thousand ills in the business world, but they have shown an extraordinary capacity in the improvement of the efficiency of our railroads."

As illustrating the change which had come about, the United States Secretary of Commerce said that in 1926 the American railroads had loaded fifty-two million cars as compared with forty-two million in 1921. In 1921 they had required 1,800,000 men to operate the transportation system, while in 1926 the personnel was 1,750,000. In short, he said, there had been an increase of ten million tons of carloadings with an actual decrease in the personnel of the railways. For this change the Secretary of Commerce gave the credit mainly to the railway managers, but in part, also, to the advisory boards of shippers of which the body he was addressing is an instance.

An important phase of the problem to which Mr. Hoover called attention was the benefit which the whole community derives from adequate transportation. He pointed out that under the old regime of periodic car shortages there was frequent disorganization of business, resulting in lower prices to the producer and higher prices to the consumer. "My impression was," he stated, "and the estimates we made at the time were that the shortages in 1921 and 1919 were probably costing the business and industry of the country half the total railway rates that were collected from them."



THE METROPOLITAN OF ONTARIO

*The Most Rev. David Williams, M.A., D.D., LL.D., D.C.L., Archbishop of Huron, from a portrait painted by E. Wyly Grier, R.C.A. This work was presented to His Lordship by the Anglicans of his diocese, at London, Ont., recently.*

The testimony of Mr. Hoover on this last point is one that should carry weight. He is at once a practical man of business and the occupant of a position which enables him to get in touch with accurate information. We in Canada at present are in the midst of discussions in which advocacy of lower railway rates forms a prominent part. There is, in some quarters, a tendency to think that lower railway charges will inevitably bring about better business conditions; but obviously, if as Mr. Hoover says, car shortages may impose a burden on industry equal to fifty per cent. of railway rates, then reductions in railway tariffs which are obtained at the cost of insufficient transportation equipment are far more apt to injure than to help the business community.

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**Bringing Libraries to the People**

It is not often that an essay written for a newspaper competition has the honor of receiving international attention, but this has been the fortune of one written by Miss Isabel Atkinson of Kerrobert, Saskatchewan, in connection with a contest held a short while back by the Saskatoon "Daily Star". The "Star" offered cash prizes "for constructive and practical ideas to advance the interest of Saskatchewan and make it a better province". Three of the five prizes were awarded to writers of essays on public welfare, rather than purely material subjects; hospitals, care of immigrants and public libraries. Miss Atkinson's essay dealt with libraries, and her ideas proved so interesting that they have been broadcast to its enormous membership by the American Library Association.

One of Miss Atkinson's suggestions is a comprehensive and universal library service for the province, with a central department organized to provide a consulting service, educational in nature, as directors of reading and study courses,—in other words a development of what is known as "The County Library Plan". Under this extended plan Saskatchewan (or any other State or province which adopted it) would be divided into districts each with a fully equipped central library, from which books could be distributed by truck, train or parcel post to every settlement in the district; and each community would have a sub-agency inspected by an experienced librarian often enough to keep in touch with local needs. Miss Atkinson in her essay answered the possible criticism that there is no large demand for educational and vocational reading, by pointing out that with the facilities she suggests, the demand would largely increase, and quoted the experience of the American Library Association, which shows that home education by means of well advised reading is increasing with almost unbelievable rapidity, and that millions of people, not in schools, are welcoming such opportunities. Her ideas were of course devised to meet the case of the less settled districts where towns are far apart, and which have not had an opportunity to create the local lending libraries which are a feature of the town life of the older sections of the country. But her arguments as to the stimulus that can be given to home education among adults who regret their lack of early cultural advantages, through the extension of library services, applies everywhere.

**Antipodean Misconception of Canada**

Every Canadian knows that if any public man seriously desired to commit political suicide, make social intercourse difficult for himself, or injure the political party with which he happened to be connected, all he need do would be to suggest that Canada be guided in her public policies by Washington. Yet we constantly encounter suggestions in the press of other countries that Canada is little better than an adjunct of the United States. A recent example is the "Daily Standard" of Brisbane, Australia. It takes as its text a statement that Canada, alone of the Dominions, has given sympathetic consideration to President Coolidge's plan for a further conference on the limitation of naval armament. Of course naval armament is a more vital matter for an island Dominion like Australia, far away from Great Britain, than for us, but the Brisbane newspaper exhibits a rather distorted view when it says:

"Whenever Canada is faced with a question of international import her approach, in almost every instance, is governed, or influenced, by the attitude of the United States. Statements of politicians to the contrary do not disturb the facts. Political and economic ties with the Empire become weakened with the passage of time, and this process is accompanied by a growing national consciousness of the new orientation."

The "Daily Standard" admittedly gets its information from the "Labor Monthly", London, England, a publication of which few Canadians have ever heard, in which it was stated last autumn that indirect control of Canadian industry had made Canada economically, socially, and so far as foreign policy is concerned, "the Northern extension of the United States". British Labor publications are notoriously misinformed in most of their discussions of Canadian affairs, and in this as well as other matters have the deplorable habit of manufacturing their facts to fit their own arguments. Australian commentators would be well-advised to really acquaint themselves with Canadian sentiment and Canadian conditions before expatiating, as does the Brisbane editor, on "the growth of Canada's trend towards separation", and accepts it as a logical sequel of our "national necessity". We do not know what the Brisbane "Standard's" politics are, but perhaps the wish is father to the thought when it says that it "can be safely predicted that, in course of time, public opinion in both countries will demand political and economic unity."

Goldwin Smith said the same thing forty years ago, and though four decades are a short period in the life of nations, his prophecy seems no nearer accomplishment than that of another prophet, Pastor Russell, whose predictions as to the start of the Millennium were frequently falsified.

Long distance observers write a great deal about the American penetration without understanding its true inwardness. The primary reason of course, is that American industrial organization is the best in the world, both for the workingman and the employer, and has gone a long way toward eliminating poverty, as it was once understood. Great Britain will undoubtedly adopt these methods some day, but that does not mean that she will annex herself to the United States. But the main factor in the case is that American corporations which establish factories in Canada do so because they see an advantage in conducting their foreign trade under the British flag. They come to us because we are part of the Empire; if we were not they would stay at home; and among these new comers are some of the stoutest Imperialists to be found anywhere.

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**Sunday Observance in Quebec**

In the absence of any exceptionally strange turn of Fortune's wheel, it looks as though the Taschereau Government would be returned on the 16th May by a substantial majority. The Conservatives are confident of making considerable gains in the Province as a whole—but they will certainly lose some seats on the island of Montreal. Anyhow, there are no signs of their converting a minority of the dimensions of their minority in the last Legislative Assembly into a majority. Premier Taschereau, it is interesting to note, came out strongly—and not for the first time—in favor of making industrial concerns obey the Sunday observance law, in a speech at Three Rivers, Quebec, the other day. Possibly he chose the locality for issuing his warning with some reason. He claimed that his Government had done, in that respect, what no other Government in the Province had ever attempted, but he added that infringements of the law could occur without the knowledge of the Provincial authorities, and he urged the help of local authorities in the suppression of abuses. However, if all we hear of labor conditions in the Province of Quebec be true, infringements of the Sunday observance law have been sufficiently frequent and of sufficient magnitude to have attracted the chastening hand of the Provincial authorities to a greater extent than they appear to have done in the past. Let us hope that the future will show an improvement in this regard. The old Mosaic commandment, enjoining cessation from labor every seventh day, was, doubtless, framed in the interests of men's bodies as well as of their souls. But some of the industries in Quebec Province—which have located there by reason of its cheap and, above all, its *docile* labor, content with relatively low pay and long hours, and Sunday work, if required, as it always is when there is a big order to fill—seem to think that this commandment is out of date—like so many of the others! Incidentally, one wonders whether the Premier was not indulging in a little sly humor when he urged the help of local authorities in the suppression of abuses in the matter of Sunday labor. In some of these municipalities that one wots of, the big industrial concern is IT all the time, and the councillors (or *échevins*) are its very humble servants—and often literally so, as some of its employés are likely to be members of the municipal council. In addition, there is the big stick, of various kinds, always in reserve.

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**Montreal Hospital Campaign**

The seven days hospital campaign, on behalf of the Royal Victoria Hospital and the Montreal General Hospital, which ended on May 2nd, netted a total of $4,735,000, with further subscriptions continuing to come in. This is a triumphant result, and one of which the city of Montreal has every reason to be justly proud. Some time ago, the Joint Committee of the two hospitals set the sum of $4,000,000 as the minimum amount requisite to defray debts contracted, to meet actual, existent needs, and to provide for the wants of the hospitals in the immediate future. Such an objective was a formidable one. But the hospital situation was so serious, and the need for this huge sum so urgent, that the campaign organizers decided that they had no alternative but to put the matter fairly and squarely up to the citizens and rely on their sense of public duty to respond adequately to an appeal of such magnitude.

The course of the campaign showed Montreal at its best. It was conducted by men who had, in the conduct of their own businesses and in kindred ways, amply demonstrated their possession of character, determination and constructive ability. In Mr. J. W. McConnell, who worked like a Trojan not only during the campaign—he lost weight at the rate of more than a pound a day while it was in progress—but also for some time prior to the commencement, they had a leader of proven courage and resourcefulness, who has the useful knack of making a success of pretty well everything to which he puts his hand. Mr. E. W. Beatty brought his dynamic energy, as well as his inspiring speech and generous purse, to the service of the cause. Not least gratifying of all, the campaign disclosed a striking unanimity of sentiment as to the value of the work of the hospitals, and a not less striking desire to come to their aid, among people of all classes, creeds and racial origins. The wealthy showed that they could also be munificent. The less well-to-do gave as their financial ability allowed. And all who contributed, in any way, to the successful result have the satisfaction of knowing that they have not only assisted a cause than which none can be worthier, but have also helped in the drawing together, even if only temporarily, in a common service to our common humanity, of the diverse elements that make up Montreal's cosmopolitan population.

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**Montreal Water Deal Again**

The Montreal Board of Trade is steadfastly resolved to do its utmost to prevent the deal between the Montreal Water and Power Company and the Montreal City Council, for the purchase by the latter of the former's aqueduct system at the price of $14,000,000, going through. The Council of the Board adheres as firmly as ever to its opinion that "the price of $14,000,000 is, to say the least, improvident, and that it was illegally arrived at in the proceedings taken." In view of our comment on the whole astounding transaction, from the first moment that it was made public, we need hardly say that we are thoroughly in accord with the view taken by the Board of Trade on the matter. The action of the City Council, in the secretiveness and frantic hurry with which it endeavored to railroad through a deal so patently open to criticism, was arbitrary and high-handed to the nth degree—and a good deal else besides. An action has been taken in the name of the Board, with the object of stopping the deal, and the Council of the Board announces that it will be proceeded with to the court of last resort—

in other words, to the Privy Council, if necessary—and that the Board "will exercise every legal right it has, so that all illegalities, in connection with the transaction, may be demonstrated in open court and the resolutions of the City Council and the agreement between the City and the Company set aside." It is good to see such a spirit in the Board of Trade. Montreal needs a good deal more of it in public affairs. There is a great deal too much of "Hush, hush!" and "Pooh, pooh!" in its civic life. The public-spirited Montrealer's prayer may well be "Let there be Light!"—more light in nearly every department of civic life. It may be added that, in addition to the action taken in the name of the Board of Trade, Mr. H. C. Beatty, the assistant secretary of the Board, is also instituting proceedings of much the same kind in his own name, as a ratepayer, elector and proprietor—possibly to meet any objection that might conceivably be raised in the first action to the effect that the Board as such, has no special interest in the matter.

Meanwhile an arbitration board has been constituted to decide the value of the water plant. Messrs. J. Emile Vanier, consulting engineer, and Charles E. Fraser, of the Fraser-Brace Engineering Co., Limited, are the two arbitrators named by the City of Montreal and by the Montreal Water and Power Company, respectively, and they have named as third arbitrator, Hon. Wallace Nesbitt, K.C., of Toronto, who has signified his acceptance of the post. Now, the fact that these gentlemen may all be of the highest standing, in every respect, does nothing to alter the Gilbertian character of the circumstances in which this arbitration board has been called into being. The city executives and officials have been loud in their repeated approval of the price of $14,000,000—the property has been proclaimed from the housetops to be a "good bargain" at that figure—and, in view of their attitude, arbitration proceedings, as between two parties who are agreed as to price, cannot help but be something of a farce, however able and upright the arbitrators. As both parties to the arbitration favor $14,000,000 as the purchase price, is it to be expected that either will look for his nominee to contend for a figure of $4,000,000 odd less than that?

Accordingly, it is well that the Montreal Board of Trade should proceed, and with as many strings to its bow as possible. The Board, by the way, has been earning golden opinions by the stand it has taken, in the interests of the citizens generally, on more than one question lately. At the present moment, it happens to have an exceptionally alert and public-spirited Council and officers. If all Boards of Trade in our cities and towns evinced a like vigilant interest in municipal affairs, one might hear less of the question, Why a Board of Trade?

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**Christian Brothers in Canada**

General interest attaches to the celebration of the seventy-fifth anniversary of the coming to Upper Canada of that famous educational order, the Christian Brothers, at St. Michael's Cathedral, May 15th, 16th and 17th in which no less than seven archbishops and bishops from various parts of Canada are participating. It is ninety years (1837) since the Brothers first came to Canada and established themselves. In 1851 they were invited to Upper Canada by Rt. Rev. Francis, Count de Charbonel, Bishop of Toronto, and opened their first schools. Toronto at that time numbered about 30,000 inhabitants of whom 8,000 were Roman Catholics, and St. Michael's Cathedral itself was a young building erected in 1846. This movement westward had excellent consequences, for the work of the congregation has extended from the original establishments in two downtown parishes in Toronto (residential in those days) over Ontario and into the prairies whose present development was undreamed of in those days. This work has lain not merely along the lines of primary education in which the Brothers have done a great pioneer work, but also in secondary and higher education; and it has kept abreast of the modern movement in such details as commercial education, cadet training, dramatics and oratory. In the West they have been active in establishing educational institutions for new Canadians. Among the more notable are Yorkton (Sask.) College, established in 1919 for the education of Ruthenians, and St. Joseph's Catholic University College of Edmonton, affiliated with the University of Alberta. In Toronto the De la Salle Collegiate Institute is one of the notable institutions in the field of secondary education.

The full title of the Christian Brothers, as they are popularly known, is "The Congregation of the Brothers of the Christian Schools" and its pedagogical traditions are of the highest order. It was founded in 1681 at Rheims, France, by Jean Baptiste de la Salle, an educational reformer of original methods who is known as the "Father of Modern Pedagogy". He founded the first Normal School for teaching-training of which there is my record at Rheims in 1684, and in connection therewith developed what is known as simultaneous teaching, that is the teaching of as many children as possible by one master, each following one book in the same lesson attentive to the same questions. This is the method now followed in Canadian public schools as in those of most other countries to-day. A notable step, especially in his own country at the time, was that of replacing the study of Latin by that of the mother tongue in all schools under his control. His methods were in the seventeenth century so novel that they excited much opposition and criticism, but to-day they are those pursued by nearly all educationists irrespective of creed or language. To stabilize and perpetuate his work he founded a congregation of highly trained men, entirely devoted to scholastic work who have transmitted his ideas from generation to generation. Starting with a few devoted brothers it has now grown into an organization of at least 15,000 dedicated teachers, whose activities extend to every part of the world, and embrace a great variety of subjects never contemplated by the original founder. The number of Christian Brothers' Schools under the British flag is especially large and won flattering commendation from King Edward VII. In his book, "The War and the Church", Rt. Rev. Dr. Gore, Anglican Bishop of Oxford, says: "There is hardly anything in modern Christendom nobler or more successful in attaining its end than the admirable institution of the Brothers of the Christian Schools." In the United States and Canada two cardinals and many bishops obtained their primary education from the schools of the congregation, and the list of laymen in prominent places, who enjoyed similar training is very large. Among them is the most widely known public man of the Catholic faith on this continent, Governor "Al" Smith of New York. Protestants as well as Catholics are justified in regarding with respect so devoted a body of servants of mankind.

The teacher had been giving a class of youngsters some idea of proverbs, and after the lesson she put a few questions. "Birds of a feather—do what?" "Lay eggs," piped a small boy before anyone else had a chance to speak.

THE LAST WORD IN MODERN DESTROYERS
The new British destroyer, "Ambuscade," built by Messrs. Yarrow & Co., on the Clyde, has been commissioned with a full crew for service in the Atlantic Fleet. She is capable of 36 knots.

## On the Making of Wills

### Signs That Testamentary Eccentricity May be Modified by Law so That Wife and Children Are Protected to Some Extent — The Case of Charitable Bequests

*By Terence Sheard*

SIGNS are not lacking that the good Old English custom of what Samuel Butler termed "will shaking" is shortly to be banished from Ontario. To be sure in this land of opportunity the time honored threat "to cut so and so off with a shilling" has never been so terrifying as it was in the old world, but it now appears that the law will soon be changed, and the threat be made an empty one. For some time it has been evident that wills no longer hold the respect formerly accorded them, and the courts have more than once felt called upon to make emphatic pronouncements in the hope of discouraging disinherited relatives prone to believe that the rich uncle could only have passed them over because of sinister influences or downright insanity. A recent startling example of testamentary eccentricity has served to show the opportunity a will can offer for the indulgence of a sense of humor both bizarre and grim, and the wide publicity given to this example has no doubt forced many people to realize that in matters of inheritance the possession by an individual of perfect testamentary freedom does not lead invariably to the wisest distribution of property.

It is really somewhat strange that the great variety of social legislation which in recent years has circumscribed the rights of the individual in so many ways should have made no impression upon his right to dispose of his property at death. It is true that there is dower and the various rules to prevent the creation of what lawyers call "perpetuities", but dower is a historical survival and it is only a Timothy Forsyte who wishes to obtain the sort of vicarious immortality afforded by tying property up for an indefinite period. Apart from these comparatively trifling restrictions the individual is as free to dispose of his property by will as in any other way. He is, in fact, more free, for during his lifetime a man must discharge certain responsibilities, he must support his wife and infant children according to means, whereas at death he may leave them to starve and devote his entire fortune to the support of a Home for Lost Dogs.

This anomalous state of affairs has struck many writers on social subjects as being extraordinary and is the more so because it is, in a sense, peculiarly English. It is true that the right to leave property by will was granted in many ancient legal systems and in particular was permitted by the Roman Law from which most modern systems are derived, but in Roman Law the right was hedged about by limitations and safeguards. Roman Law required that certain persons, sons for instance, could not be passed over in silence, but had to be specifically disinherited and for good cause. Where they were disinherited without cause they were entitled as of right to a share in the estate equal to one-fourth—Justinian later made it one-third—of what each would have received had the deceased died intestate. The proceeding by which children exerted this right was known as the "querella testamenti inifficiosi" a name which by its very sound conveys something of the acrimonious quality of these domestic disputes. Similar provisions are found in the laws of European countries and even in Scotland, which many are accustomed to think of as a place where parental authority is most respected.

The development of English Law has, however, through various stages, reached a point where extreme testamentary freedom is granted even overriding dower. No doubt the development was made easier by the spread of the doctrines of laissez-faire and the habit of regarding a man's property as peculiarly his own to do with as he pleased. No doubt too, the extreme antiquity in England of the custom of making wills tended to dignify the proceeding and gave force to the rights of the testator by surrounding them with that aura of immemorial habit which to the English has always something sacred about it.

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THE custom of making wills is said to have originated in England through the circumstance that one who died intestate was likely also to have died unshrived, a calamity involving serious consequences to his descendants as well as to his immortal soul. That there was some connection between the act of confession and that of will making would perhaps appear from the story of the will of Sir Gyles Dawbeney. Sir Gyles Dawbeney Knight, on March 3rd, 1444, wrote his will with his own hand and sealed it with his seal. In the old book the story goes on "Wherefor afterward, that is to say the XI day of Januar' the year of our Lord MCCCCXLV at Barington, to the said Sir Gyles, ligeing in his sekenesse, whereof he died sone aftir the same day, Sir Robert Wilby prest, his goostly fadir saide, Sir ye have maad a testament and bequethid many things to diverse personis, making no mencion whoo sholde have the residue of your goods that be noght bequeted; Will ye vouche saaf to say who shal have it? Forthwith the said Knight without any taryyng said, My wif shal have it. This was his last wille."

It is pleasant to speculate upon the years of domestic concord that doubtless lay behind this scene and to imagine that the confidence which Sir Gyles obviously had in his wife was perhaps due to the fact that she shared his gift of laconic expression. One would scarcely have felt the same satisfaction had the gift been made to some charity or other, say for the purpose of having the Church Bells rung on the anniversary of the accession of Edward I. But perhaps had such a gift been made the Lord Chancellor of that day would not have felt called upon to term it "charitable" as an English Court felt bound to do in a similar case some years ago.

This question of charitable bequests is one of the obstacles in the path of any legislative action to limit the powers of alienation by will. Where many useful and even necessary charitable institutions are dependent upon private endowment any proposal tending to restrict gifts to such bodies would meet much opposition. And any legislation giving to a man's wife and family certain indefeasible rights of inheritance would automatically restrict gifts to charity. It is no doubt natural that people should show a greater inclination to be charitable in their wills than they do at other times. To be charitable in one's will is in a sense to eat one's cake and have it too. There is the pleasurable sensation of beneficence without the pain of physical parting. It is usually forgotten that to be charitable at death is in fact to be charitable with other people's money since no method has yet been devised of transporting wealth beyond the grave. What is surprising about such bequests is the sense of moral superiority they seem to give to those who make them. It is hard to see what virtuous quality there can be in a gift which is not to take effect until after one is dead, and although one's contemporaries may give one the benefit of a reputation for generosity, it seems unwise to expect the Recording Angel to be similarly misled. Nor can any virtue be said to attach to those to whom the sum so left might otherwise have gone. They have had no share in the gift and have not the option of preventing it. On the whole, it would seem a wiser course to foster, if possible, a charitable inclination in one's children, and leave to them both the money and the credit for using it charitably.

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BUT in any case a restriction upon the freedom of bequest could not restrict charitable gifts very seriously. No one suggests that a family man should leave all his property to charity, nor does any system of law abolish altogether the right to dispose of property by will. It would be admitted that in the vast majority of cases the main object of the testator is to provide for his family, his instinct to do so being one of the strongest of human forces, and that as he is in a position offering unequalled opportunity for knowledge of all the circumstances his judgment will most probably be sounder than that of anyone else. All that has been proposed in this Province is that in certain cases where a man has failed to provide adequately for his wife in his will, the Court may be empowered to intervene on her behalf and allot her such a sum as may seem to it to be fair. A rule of this kind has been put in effect elsewhere, for example in British Columbia, and does not seem to have been regarded as radical. No doubt in time it will be enacted here.

It will be observed that this change would enure to the benefit of that class only which seems nowadays to be the special favorite of legislatures—married women. One would have thought that an even better case could be made out on behalf of children, particularly infant children. It is, of course, as has been noted, only in the exceptional case that a rule of law is needed to prevent a man from disinheriting his own children. Unhappily, it is not so unusual to find some deviation from the strict path of fairness in choosing among them. Parents alas occasionally err and are not immune to the wiles of the time-server and the sycophant.

When invidious distinctions are made they are apt to give rise to disputes of a rare bitterness and to make one long for any rule of law which might tend to remove them. There is something peculiarly pathetic about one who has been disappointed in an inheritance. It is all very well for the robust to point out that each must be prepared to carve his own steps and should not expect to mount the shoulders of others. This answer does not fit the facts of the world nor does it do much credit to the kindliness of those who urge it. No doubt no complete solution can be found. Heirs will continue to harbor "great expectations" only to receive inevitable disappointments. But that is not to say that our present system is ultimate and incapable of improvement. It would be something if all who make wills would see themselves as trustees merely, and appreciate the powers they have not merely for doing good, but also harm. Perhaps then they would come to understand the aphorism of Machiavelli that "a man will more readily forgive you for murdering his father than for robbing him of his patrimony".

THE HOUSE OF QUALITY (REGISTERED)

For the Man of Affairs

Here is one of the new Studington Styles — individually tailored in London — shown in fabrics appreciated by men of good taste:

SCOTCH CHEVIOTS, DONEGAL HOMESPUNS, HARRIS TWEEDS and WEST OF ENGLAND COATINGS

$45 $50 $55

Fairweathers Limited
88-90 Yonge St. Toronto.

## An Outdoors Museum

AN OUTDOORS museum which may be done on the "fly" is now in process of completion in Western Canada, and travellers during the coming season can "do" this collection from a train window. This unique, panorama-like museum is a large collection of fine old Indian totem poles.

The outdoor museum is being established by the Department of Indian Affairs, and experts from the Government Museum are now at work preserving the poles so that the wood will not decay further from exposure to weather. As good specimens of these Indian carvings are becoming rare, the collection has considerable value as well as being picturesque.

Harlan I. Smith, representative of the Government Museum was at Kitwanga, British Columbia in 1925 and 1926 directing the preservation of eighteen poles and two totem figures, and this year poles at Gytsegyucla and nearby stations are to be put into condition as permanent exhibits. In all, about thirty-three poles can be viewed from passing trains and 100 can be seen by automobile within a fifteen mile radius of stations on the Canadian National Railways.

## Retired by the Judge

"BILL is going to retire from business for five years."

"Oh, I've heard him say that before."

"Yes, but this time the judge said it."

PRINCE EDWARD ISLAND'S PREMIER
Hon. James D. Stewart, K.C., one of the most eminent lawyers in the province, who was first elected to the legislative assembly in 1919, and became Premier four years later. He is a Conservative in politics.

THE HOME OF
"SATURDAY NIGHT"
*"The Paper Worth While"*
HECTOR CHARLESWORTH, EDITOR
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MILLER MCKNIGHT, BUSINESS MANAGER

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No contributions will be returned unless accompanied by stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

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Volume 42, No. 26. Whole No. 1783

THE GOVERNOR-GENERAL AND VISCOUNTESS WILLINGDON IN WINNIPEG
The photograph shows from left to right, Premier Bracken, Mrs. Burrows, wife of the Lieutenant-Governor of Manitoba, the Governor-General, Viscountess Willingdon, and the Lieutenant-Governor.
*—Photo by Mr. and Mrs. Cyril Jessop.*

## Thrift-Teaching in Toronto

*By J. E. Middleton*

IN A city school-room, sunny and bright, and clean as varnish and wax can make it, sit forty little folk of the Senior Second Grade. Flowering plants are in the windows. On one of the blackboards is a landscape in colored chalks, drawn by the smart and pretty little school teacher. The children live in one of the poor districts of the city. They come from homes which, for the most part, are bare and gaunt; some, even squalid. They are dressed in poor materials, but they are clean of face and lively in expression. The roll-book contains a bewildering list of "—offskis," "—steins," and "—ovitches," with only an occasional English name, and a frequent interposition of Italian. The keen little chap with the curly, black hair is Tony Mattia.

The teacher puts on the blackboard a problem in addition, and then says to the class: "What day is this?"

"Tuesday" is the response, in concert.

"What happens on Tuesday?"

"We do our Banking."

"How many wish to make deposits?" Perhaps thirty hands go up. "Very well. Those in the outer row may come first."

The children rise, and come forward in line, each clutching a brown-covered pass-book. The teacher takes out of her desk a large envelope and an indelible pencil, and sits ready.

Those pupils who are not banking are laboring at the addition question—though casting an occasional glance at the cosmopolitan line beside the teacher's desk, with Tony at the head, and fat little Sammy Silverstein at the foot.

Tony steps forward and presents his book, together with a contribution of 17 cents. The teacher enters the amount and the resultant balance in the pass-book, tears out a carbon duplicate and puts money and duplicate in the big envelope. Tony retrieves his book and in conscious virtue returns to his seat.

Within twenty minutes the business is done. The big envelope is sealed and sent to the Headmaster's office to be enclosed with the envelopes from other rooms in a stout bag, which is to be sent to the Head Office of The Penny Bank.

Isidore Rabinovitch, with a shy smile, permits you to look at his pass-book before he puts it carefully away in an inner pocket of his faded coat. Then you are likely to get a shock. What is the amount of Isidore's balance? No less than $79.00!

How did this little Jewish boy accumulate such a glittering fortune? In part by selling papers, in part by running errands; but chiefly because his mother does not speak English well enough to do business at the Branch of a Chartered Bank near at hand. Perhaps also she wants more privacy. Having put away a few cents each week from her all too narrow housekeeping allowance, she commits it to Isidore. She knows the teacher. She admires the clean school and all it is doing for her little boy. She has confidence in teacher and school. She knows that her money is safe in the Penny Bank, and there is no smart young man behind an iron cage to ask her questions which she can scarcely understand.

When an emergency comes in her housekeeping; when her husband's earning power becomes smaller, or even ceases, there is enough money in the School Bank to buy food or to pay rent until the times grow brighter.

To many poor people the Penny Bank has been a support in trouble. Some mothers have protected their children in this way when the fathers have been ne'er-do-wells, spending every available cent in drink. There is no need of teaching Thrift to children of such homes; they and the mothers know the exact value of money and accept the services of the Penny Bank with enthusiasm.

This is the explanation for the fact that the schools in the poorer districts have a large percentage of pupils banking regularly. Children of more wealthy homes are inclined to neglect Penny Bank service; sometimes because they have their own accounts in the Chartered Banks, but more often because the parents are free spenders and have never taken the trouble to implement by home advice the Thrift-teaching in the school.

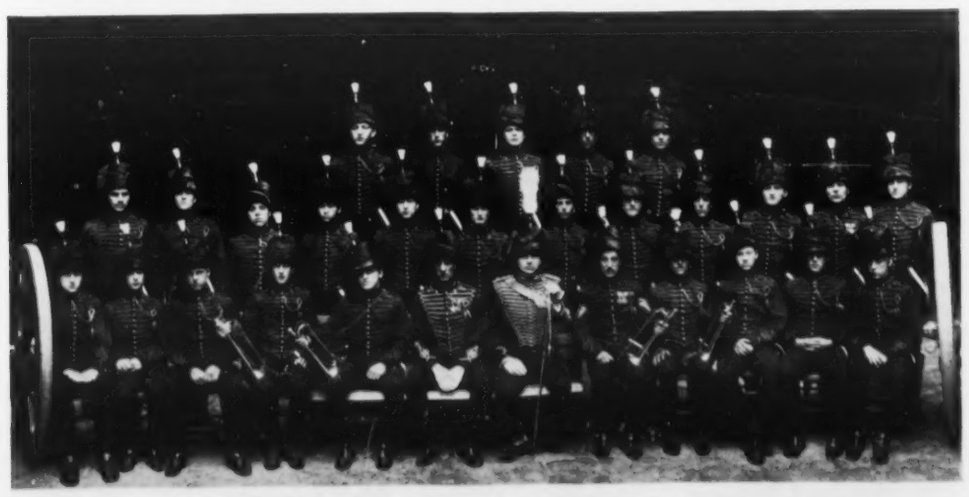
## The Tag Day for the Blind

THE Canadian National Institute for the Blind will hold its annual tag-day which invariably makes a strong appeal to Torontonians on May 20th, and there is little fear that public generosity will be diminished this year.

The last census showed approximately 8,000 blind people in Canada, of whom more than 2,000 were in Ontario and 600 in Toronto. Of course not all of these are needy, but the condition of those who are presents an ever increasing problem. In dealing with this problem the policy of the Canadian National Institute for the Blind has always been to "help the blind to help themselves." To this end it has established industrial departments throughout Canada and thereby provided occupation and independence for all blind persons eligible for training and employment. For those not so eligible, relief is given in many different forms.

Activities of the Institute include provision and maintenance of a broom factory for blind men at 1074 Queen Street East, Toronto, the production of which approximates 1,000 dozen brooms monthly; a willow factory for men at the same address; a whitewear factory for blind women at 64 Baldwin Street, Toronto, where 1,200 to 1,500 dozen garments are manufactured monthly, a salesroom department for blind home workers in which 45,000 articles made by the blind were sold last year; a residence and workroom for blind at 583 Church Street, Toronto; the Clarkewood Residence for blind women and girls at 331 Sherbourne Street, Toronto; a library and publishing department which loaned over 18,000 volumes in Braille and other embossed types to blind readers last year; a home teaching department; a prevention of blindness department; case registration and field work departments; a piano tuners' register, a masseurs' register, a massage clinic, radio service, news vendors' service, blinded soldiers' aftercare department, and social visiting and relief departments.

Although the Institute receives many orders for goods made by the blind, the marketing of blind workers' products nevertheless constitutes one of its chief problems. At the present time the Institute has a surplus of articles of all kinds valued at $24,000.



ROYAL CANADIAN HORSE ARTILLERY TO VISIT TORONTO
This unit, which is one of the oldest in the permanent militia of Canada, arrives here at the beginning of next week to take part in the Toronto Garrison military tournament which is to be opened by the Lieut.-Governor in the Coliseum on the evening of May 18. The R.C.H.A's., as they are called, are renowned for their expert riding and gun work.

## The Passing Show

INSOMNIA

The little sleep-
Inducing sheep
When summoned in a number
By those who wake,
Are said to slake
The aching thirst for slumber—

And so I count
A vast amount
Of sheep till they astound me;
Yet dawn's slow break
Finds me awake—
The sheep asleep around me!

* * *

Archaic expression: At Home.

* * *

James Brownridge, of Nelson Township, Ontario, owns a flock of Plymouth Rock hens and recently one of them laid an egg which is flattened on one side, and in perfect symmetrical order in a circle are 12 marks corresponding to the figures on a clock. The marks are one-quarter of an inch long and indented in the shell about one-sixteenth of an inch.

Various reasons have been assigned to explain the phenomenon, one of them being that the hen had been merely trying to pass the time of day.

### If One Would Not Go Blinded

In a day when everything intimate and personal is discussed with a crudity of sentiment and a brutality of phrase that harass the refined taste, one can only be refreshed by encountering such an advertisement as the following, which appeared in a popular American magazine in the land of Volstead, and which is the professional appeal of a company of Analytical Chemists. In it we find a delicacy of suggestion in reference to a topic whose outspoken discussion would distress many minds, that is highly gratifying in its artistry. The legend of the advertisement reads as follows:

The Times Change and We With Them.

Years Ago your fathers had their spring and well *Water* analyzed.

For a thorough search a *Five Gallon* sample was required.

There is a decided change to-day both in the *Subject* and the *Quantity*.

*Four ounces* alone are needed.

Blank & Co.,
Analytical Chemists in the Utmost.

* * *

Or that someone stopped and politely requested what o'clock it was, and this was her attempt to meet the emergency.

* * *

Again, of course, the hen may have been only endeavoring to improve on the four-minute egg.

* * *

If so, there is no doubt she struck twelve.

* * *

The Dominion celebrates her sixtieth birthday this year and one of the things one can be thankful for is that there is something to celebrate it with.

* * *

The modern home is little more than a transfer point these days, and perhaps the following dialogue is typical of the scene:

Young girl dashes madly into the house and upstairs to effect a change of costume. On the stair-way she bumps into a golf-attired business man who is falling downstairs in his haste to get out. In her bedroom she finds a lady putting on a hat before the mirror. This does not surprise her.

"Who was that man who bumped into me on the stair-case?"

"Oh, that? That was your father."

"My father! Why, how do YOU know?"

"I'm his wife, I ought to know."

"Why, mother, hello!"

"Hello, Elsie, how are you?"

"Elsie nothing, mother. She's in Europe! I'm her younger sister Helen!"

* * *

Home is where the hard liquor is.

* * *

French engineers have developed a new synthetic motor fuel. It is a specially prepared wood and charcoal mixture for automobiles, trucks and farm traction engines.

It has a splendid chance to corner the American market if it tastes like anything at all with orange juice.

Hal Frank

Fashion—

Knitted Suits the slim, well cut lines and the "tailored" effect so essential to the fashion.

Knitted outerwear is so much the vogue that you will be delighted to find in Monarch

MONARCH SWEATERS
*also Hosiery Yarns and "Radiant" Lingerie*
MONARCH-KNIT

**Efficient Protection**

At no greater cost to your estate than if employing an individual, you can secure for the protection of your heirs an executor who

—Is always at his place of business,
—Is never on a vacation,
—Will not move from the City,
—Is not subject to illness,
—Will not grow old and feeble,
—Will not die.

A consideration of these points is invited in the naming of your executor.

Have you thought of a TRUST COMPANY.

Ask our officers for full particulars.

THE
TRUSTS and GUARANTEE
COMPANY, LIMITED
TORONTO
CALGARY BRANTFORD WINDSOR
JAMES J. WARREN, President — E. B. STOCKDALE, General Manager

94

Efficiency through anti-friction devices
SKF Puts the Right Bearing in the Right Place

Making all types of anti-friction bearings and maintaining a world-wide organization to ensure their correct application.

CANADIAN SKF COMPANY
LIMITED
TORONTO
Montreal Winnipeg Vancouver

# Lobby and Gallery

by E.C.B.

IN 1867 Sir John A. Macdonald wished the British Confederacy in North America to be known as the Kingdom of Canada, but Lord Derby, then Colonial Secretary, demurred believing a name so monarchical might offend the democratic feelings of our republican neighbors. Years afterwards, when Sir John was asked why he failed in his desire, he replied, "Derby, Derby, he lived in a state of perpetual funk."

On Dominion Day the sixtieth anniversary of the confederacy, there will be a practical realization of the great statesman's ambition. On that date His Excellency Lord Willingdon will become the Viceroy of the King of Canada, His Majesty, George the Fifth. No longer will the Governor-General represent the British Government, but will be the personal representative of His Majesty, as the Viceroy of India represents His Britannic Majesty, Emperor of India. Already this change in the status of the Governor-General has taken place in South Africa, where Premier Hertzog claims it is a complete acknowledgment of the independence of that Dominion.

There is no doubt that Premier King intended that such a claim should be made in Canada, but the alarm among our minorities caused him not only to have Parliament approve of the constitutional changes wrought at the last Imperial Conference, but he even repudiated the early announcements to this effect. It is very doubtful if this repudiation will remove the constitutional issue raised by the action of the last Conference.

If His Majesty is King of Canada, and the Governor-General is no longer representative of the British Government as well as His Majesty, there has been a complete change in the right to exercise the veto power. The veto power is in the hands of the Sovereign on the advice of his cabinet. Formerly the King's cabinet was the British cabinet, but under the new status on Canadian questions the King's cabinet is the Canadian cabinet, and the veto power over Canadian legislation can only be exercised by His Majesty on the advice of his Canadian ministry. Under the new status our legislation can only be vetoed by our government and, therefore, any act of our Parliament, whether constitutional amendment or otherwise, cannot be vetoed except on our own request or advice.

South Africa expects the British Government to be represented there by a High Commissioner as that Dominion is in Great Britain. Premier King expects the same form of representation of the British Government in Canada. It will be interesting to watch the working out of this dual representation. Suppose the High Commissioner advises the British Government to take a certain course, and the Canadian Government, through the King's representative, advises His Majesty to do otherwise, who will win? It is fraught with grave danger and may bring the Canadian and British Governments into serious disagreement, with the Sovereign placed in the very unenviable position of arbiter between two of the Kingdoms of the Empire—or Commonwealth of Nations, whichever you choose to call it.

***

THE life of a Minister of Defence in the present government is not a happy one, particularly when that Minister is Colonel Ralston, who recognizes our duty and necessity to share in the Empire's protection. His experience and war service have not left him any delusions about defence, and he firmly believes our best defence is co-operation with the other units of the empire in adequate preparation.

That he must grow enthusiastic over Canada's contribution—a mooring mast—is one of the prices public men pay to party exigencies. Even this contribution is safeguarded against any trend toward militarism as it is announced to be solely for commercial purposes. Probably it is intended in the future to take the place of "the Canadian Navy," the larger part of which is now advertised for sale as junk.

It is not the fault of Colonel Ralston that Canada occupies such a humiliating position in the Empire. He cannot secure support from the Woodsworths, Heaps, Bourassas, and the like who sway the government to their fads and whims. Only among his political opponents has Colonel Ralston that support he desires, and which was accorded him last session. India maintains a large army; Australia an army and navy; New Zealand both, and is making a substantial contribution toward the Singapore base; even South Africa under Hertzog is doing something; while Canada is selling her navy to be replaced by a mooring mast for commercial purposes.

Public discussion is the only means of rescuing the government from the apathy of fear. Miss Agnes MacPhail's attack on cadet training has served a useful purpose in stimulating the movement. No doubt she has given the greatest impetus to cadet training it has received in years. According to those officially interested there has been already a rapid growth in numbers and enthusiasm among our youth. It is quite probable the attacks of the Woodsworths, and Heaps, and Bourassas, and the Quebec members in general will do for our army, navy and air forces what Miss MacPhail has done for the cadet training.

***

PREMIER FERGUSON and his Liquor Commission have apparently landed themselves in an untenable position regarding liquor advertisements. They would permit the citizen freedom to absorb but not to become familiar with the various brands of liquor. In refusing to allow liquor advertisements they apparently did not take into consideration the large circulation of Montreal publications in Eastern Ontario. The "Gazette," The "Star," "La Presse," and "La Patrie" all have large circulations in Eastern Ontario; all are serious competitors of the Toronto and Ottawa press; and all carry liquor advertisements. Are Premier Ferguson and the Liquor Commission going to force Ontario citizens to subscribe for Montreal papers to become familiar with the various brands of whiskey, wine and ale from which Ontario hopes to derive an annual revenue of $5,000,000?

Two years ago a Toronto daily publication which will not publish racing tips and odds conceived the idea of depriving its competitors of this feature, interesting to many readers. The federal government was appealed to, and it was proposed to prohibit the use of the mails to publications that carried such information. It was discovered that this would debar from Canada such publications as the "London Times," "Manchester Guardian," "New York Times," and other journals of the highest class. The proposition was laughed out of Parliament.

The Ontario government or the Ontario Liquor Commission does not control the postal service. How then are they going to prevent the Quebec newspapers with liquor advertisements entering Ontario? This province is the only one in Canada that has barred liquor advertisements from the press. In Quebec, Manitoba, Saskatchewan, Alberta and British Columbia they are permitted. It is not the press, that made Premier Ferguson's victory and government control possible, that is seeking this censorship of advertisements.

During and since the war there has been a tendency to do by legislation what should be accomplished by education. What is wanted is a session of the Federal Parliament and also of each Provincial Legislature devoted entirely to the repeal of legislation, and the simplification and interpretation of what is left.

***

ORGANIZED labor in Canada is in a fair way to become more national in aim and character. The action of the Detroit Federation of Labor in seeking to debar naturalized or British-born citizens of Canada from living here and working in the United States has struck a deathblow at international labor unions. It has always been argued by international trades' unionists that the international character of organized labor in North America made for freedom in movement, co-operation in action and equality in treatment. Canadians now discover their American brethren are quite willing for this when applied to themselves, but not to others who might compete with them in their own labor markets.

Certain industries in the United States are suffering from depression. Generally there is over-production in that country, and with a decrease in export trade the labor market is glutted. International brotherhood and goodwill is forgotten, and the Canadian brethren must keep out of the United States. This will certainly stimulate the national organizations in Canada. There has been official recognition by the government of the National Catholic Unions of Quebec with a membership of 40,000. Other national unions are growing rapidly, especially among the shop and maintenance railway employees and the commercial telegraphers.

National labor organizations will not be susceptible to American influences, but it is questionable if they will not be more susceptible to the communistic propaganda. The American Federation of Labor has successfully combated the sinister "Red" influences, and it is doubtful if purely Canadian labor organizations would meet with such success.

Railway labor in Canada is also facing a contest for equality of wages for the same work in the United States. In the Senate, Hon. Gideon Robertson intimated that railway employees but awaited the Railway Commission's decision on freight rates to insist on a wage increase to bring them on a parity with railway employees in the United States. With the growth of nationalism among our trade unionists and a fight for higher wages imminent, our international labor leaders have a busy and anxious period before them.

A NOTED FAMILY

The Earl of Onslow, Under Secretary of State for War, who recently celebrated his 50th birthday. The Earl, who lives at Clandon Park, Surrey, is a member of a family that has provided three Speakers of the Commons. Four Onslows in succession filled the position of Lord Lieutenant of Surrey, with a total of nearly a hundred years' service from 1716 to 1814.

## Lights Out

I have come to the borders of sleep,
The unfathomable deep
Forest where all must lose
Their way, however straight,
Or winding, soon or late;
They cannot choose.

Here love ends,
Despair, ambition ends,
All pleasure and all trouble,
Although most sweet and bitter,
Here ends in sleep that is sweeter
Than tasks most noble.

—*Edward Thomas.*

THE JENKINS' ART GALLERIES

*PAINTINGS*
*WATER COLOUR DRAWINGS*
*ART OBJECTS*

28 College Street Toronto — B. M. & T. JENKINS LIMITED — Phillip's Square Montreal

WILSON'S Dry Ginger Ale.

ONE glass of Wilson's Dry Ginger Ale will convince you of its excellent quality. The purest of Jamaica Ginger only is used.

Ask your dealer to send you Wilson's —or telephone Randolph 2151-2152

CHARLES WILSON, LIMITED

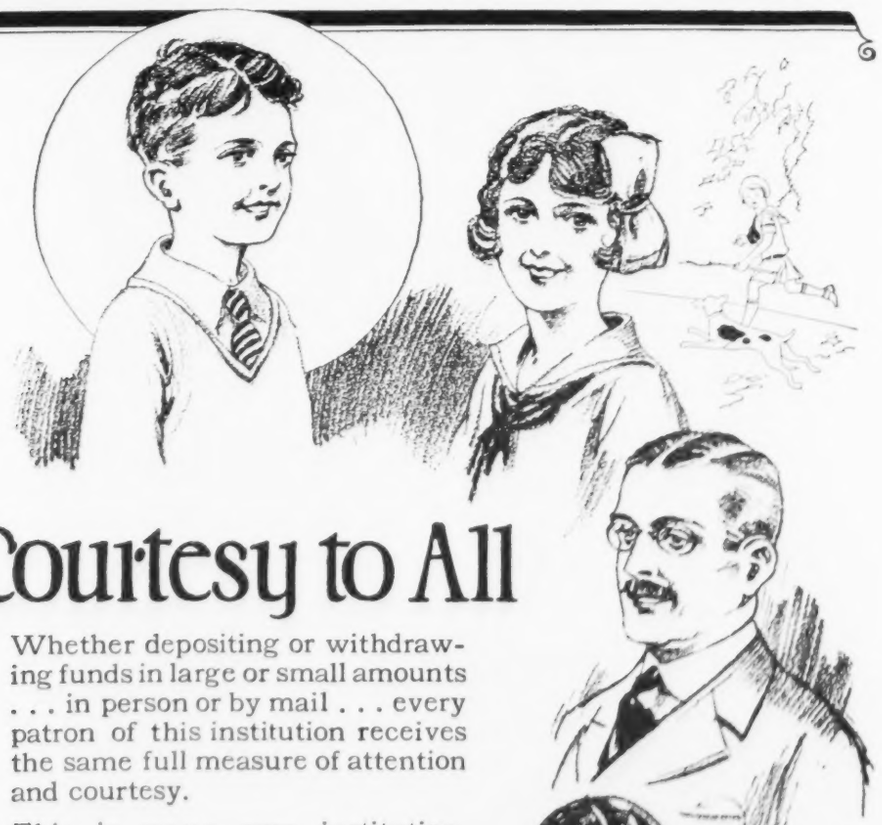
RW-20

Exide

The *Dependable* Battery

for your car

Ask for Exide



Courtesy to All

Whether depositing or withdrawing funds in large or small amounts . . . in person or by mail . . . every patron of this institution receives the same full measure of attention and courtesy.

This is your own institution, operated by and for the people of Ontario.

We extend to you a hearty welcome to open a Savings account.

TORONTO BRANCHES: Cor. Bay & Adelaide Sts.; 549 Danforth Ave.; Cor. University and Dundas St. OTHER BRANCHES AT: Aylmer, Brantford, Hamilton, Newmarket, Ottawa, Owen Sound, Pembroke, Seaforth, St. Catharines, St. Mary's, Walkerton, Woodstock. 18

PROVINCE OF ONTARIO SAVINGS OFFICE

EVERY DEPOSIT GUARANTEED BY ONTARIO GOVERNMENT

HEAD OFFICE — VT INCEPIT FIDELIS SIC PERMANET — 15 QUEENS PARK

Individually hand-tailored
Suits & Overcoats
at moderate prices
FOLLETTS Limited
24 Adelaide West
TORONTO

AFTER THE SHAMPOO
you need a hair tonic.
The shampoo is essential. It is, however, but the first step to secure lustrous, beautiful hair. To possess attractive hair—hair that radiates snap, life and charm—the scalp must be kept free from dandruff and in a healthy condition. A few applications of
Newbro's Herpicide
after the shampoo, will effect a most gratifying change. Dandruff will disappear—the hair will stop falling and take on new life, luster and beauty.
*Marcelling and Water Waving*
*Ladies! slightly dampen the hair with Herpicide before marcelling or waving. It makes a more lasting, beautiful wave. It acts like magic. Results will delight you.*
Druggists sell it—Barbers apply it—under a "Money Back" Guarantee.

Cleans false teeth without brushing

Spots and discolorations gone! Film and smoke odors completely removed! Every tooth glistening and the gold parts shining as though burnished. These are the results when you use Hygeol.

Twenty Minute Method
Place the teeth in a glass containing one part of HYGEOL to three parts water. In twenty minutes remove and rinse.

Overnight Method
Half a teaspoonful in a glass of water is enough. Rinse thoroughly before replacing in the mouth.
HYGEOL is on sale at all drug stores, in two sizes, 6 oz. 35c; 16 oz. 60c.

Sample Bottle Free
Fill in and mail the coupon and we will send a generous free sample together with our interesting booklet showing many uses for Hygeol around the home.

WAMPOLE'S
HYGEOL
*The Twenty Minute Miracle*
Made in Canada

HENRY K. WAMPOLE & CO., LIMITED
PERTH, ONTARIO
Gentlemen:
Send me without obligation, free sample bottle of Hygeol.
NAME .....
ADDRESS .....

RENOVATION OF ST. GEORGE'S CHAPEL, WINDSOR
The new beauties of St. George's Chapel, Windsor, were revealed on Maundy Thursday. The services so long held in the Nave were sung in the Choir by the King's Choristers, who recently visited Canada. The picture shows the King's Heraldic Beasts that have been restored to the pinnacles of St. George's Chapel. They were removed by Wren in 1682.

## The Busy Governor-General

### Almost Every Evening He is Well Entitled to "Call it a Day"

*By V. M. Kipp*

Ottawa, April.

A LONG, black motor car, carrying a crown in relief in the places where the ordinary car has number plates, is missing from the streets of Ottawa. It is the automobile used by His Excellency the Governor General, and His Excellency is making his first tour of the West, accompanied by Viscountess Willingdon and a large part of his official staff. His Excellency's car, incidentally, is the only one in Canada privileged to operate without the display of license plates.

There is a popular impression outside of Ottawa that the duties of the Governor-General are confined to the formal opening of Parliament, the signing of bills and other formal documents, and an occasional ball or garden party at Rideau Hall. Lord and Lady Willingdon interpret their functions much more liberally. His Excellency attends more meetings than a junior reporter and makes more speeches than an ambitious politician, and Lady Willingdon runs him a close second. This is a fair indication of their activities, as reported in the newspapers in one week:

Thursday—A large dinner party.

Friday—Small dinner party, theatre (amateurs).

Saturday—They attend luncheon of the Women's Canadian Club and His Excellency gives an address; Her Excellency visits Protestant Infants' Home. They dine out.

Sunday—Guests at luncheon.

Monday—Her Excellency attends annual meeting of the Y. W. C. A. They have dinner guests.

Tuesday—They pay official visit to the City Hall. Her Excellency at annual meeting of the Royal Humane Society. Dinner party.

Wednesday—His Excellency in the morning addresses annual meeting of the Dominion Rifle Association. In the afternoon they both attend organization meeting of the Confederation Jubilee committee. Dinner party.

Bearing in mind the fact that His Excellency keeps regular office hours, and is present at his office in the East Block for some hours daily, that almost invariably there are luncheon guests at Government House, and house guests most of the time, it is apparent that Lord and Lady Willingdon pursue a round of public and semi-public engagements which is warranted to test to the utmost their obligations of public service. Their conceptions of vice-regal dignity do not involve seclusion in the comfortable, if somewhat shabby, official residence. More than any other recent occupants of Rideau Hall have they associated themselves with the life of the community, and any movement or organization which is seeking to raise the standards of health or conduct or living conditions, is sure to have their active support and, probably, their personal blessing. Their Excellencies have lived in Ottawa less than five months, but undoubtedly they know more about its philanthropies and its public-spirited enterprises than do most of those who have spent years in the Capital.

The lean, aristocratic figure of Lord Willingdon and his gracious and charming wife have become familiar to a great many people in Ottawa in their brief residence. They visit the hospitals and have a sympathetic word for every patient. They go to hockey matches and to the theatre. They attend flower shows, inspect new buildings, and Her Excellency frequently listens to a debate in the House of Commons, a pastime from which precedent excludes the Governor-General. Distinguished persons from all parts of Canada—distinguished by what they have done or by the positions they hold in public or private affairs—are invited to Government House, which is becoming the actual as well as the official social centre of the Dominion. The suggestion has been heard that "the Willingdons are too free, they ask all sorts of people to Government House", but one suspects that will not make them any the less popular with the public.

His Excellency has been a politician in his day, but as the representative of the Crown in Canada he is discretion itself. As a public speaker he has more than ordinary merit, and in an address of an hour to the Canadian club—made without a single note—on his experience in India he held the closest interest throughout. He has the diplomat's faculty of appearing interested and attentive throughout the dullest of meetings and the most formidable of official routine. He goes about with little formality, very democratically, and is on a basis of easy friendship with a large and representative class of the Capital's population. Her Excellency directs and supervises the internal economy of Government House with taste and efficiency, and gives whole-heartedly of her energies, particularly to such enterprises as concern the welfare of women and children.

The Willingdons came to Canada almost unknown in this country, without the advantages of the Connaught's royal rank or Lord Byng's military fame. Lord Willingdon has achieved distinction as an Indian administrator but Indian problems have little in common with ours, and India is far away. As the head of a self-governing Dominion, he had new fields to conquer, and in five months he has demonstrated his ability to adapt himself to new circumstances. There is every reason to believe that he is profoundly impressed with the inherent possibilities of Canada and that he proposes to devote his term of office within the constitutional limitations of that office to encouraging their development. First of all he has to learn the country, its people, their conditions and problems, and in this he is making excellent progress.

## Impressions of Montreal

*Rev. J. H. Birnie in "The Christian World"*

WHEN we came here twelve days ago the city was covered with ice and snow. There were fifteen degrees of frost, a clear sky and bright sunshine. The vehicles that were not motor-cars were sleighs; many were fitted with bells which tingled pleasantly over the frozen streets. We saw young people on skis gliding through the frozen woods of spruce and silver birch of Mount Royal, the natural forest or park of great beauty which dominates the whole city. Montreal is built round the base of this mountain, from the top of which impressive views of the panorama of the city, the St. Lawrence river and the far-distant hills of the United States can be obtained.

In the winter Montreal is a paradise for those who are strong and young. There surely is no place where those who revel in sports and love the open air can enjoy life with such zest as they can and do here. Nearly everybody, as a matter of course, skis, skates and tobaggans from his childhood. The tobaggan slide is one of great length and steepness, and the sliders flash along its specially prepared ice channels at a terrifying speed. Towards the west of the mountain is the famous ski jump. We had never seen ski-ing, and were thrilled beyond words to describe at the nerve and skill of those skiers, some of whom we saw jump over 120 feet. They seem like birds to hover at a height, working their arms to keep their balance, and then with an awful impact touch the frozen hill, only to shoot down it with astonishing speed.

The national professional sport is ice hockey. What professional football is in England, ice hockey is in Canada. Baseball and Rugger are played, but hockey is the game that holds the interest of the crowds. It is played in large halls on rinks of artificially frozen ice. As played by these professionals it is the fastest game on earth. A match is played in three periods of twenty minutes each. There are six players aside; spare men are in readiness to take the places of men who have lost the first flights of their speed. These in turn are relieved by those whose places they took. This goes on every few minutes from start to finish; the game is so fast that no man (except the goalkeeper) can stay the pace for more than a few consecutive minutes. A team is made up of fifteen men, all equally good, although only six can play at a time. In consequence of this system of "spares" the game is always played at its hottest pace, and no man plays when he is tired.

Montreal is truly a fascinating city. It is so much like an English city as to make one feel that one is at home. It is so much like a French town as to give one all the thrill of being in a foreign country. It is so much the same as "home" that one takes it as a matter of course, and yet it is so different that one is constantly being struck by its points of difference. The telegraph poles are a blight on these fine streets. They are never straight, and are generally drunkenly askew. The street signs are bilingual; so are the captions (if that is the right word) of the films at the "movies," so that if one is bored with the film, one can always get a French lesson for nothing. If the answer to a question is in the affirmative the word used is "sure," not "yes." The rule of the road is opposite from ours, and all the cars have the left-hand drive. The last syllable in "genuine" rhymes with wine, and hoi polloi are called "roughnecks." The policemen wear funny little Russian hats of astrachan, and the mounted ones wear leather shield flaps to their stirrups.

People here work hard, but they play like mad. There is no ennui in the place. They seem to go all out with what they have in hand. But they have not the depressed look of those who work hard for little or no profit. I suspect that people here make a lot of money. They have no conception of the economies and deprivations of the middle classes at home. I don't think the world holds people who are more generous, more hospitable, more open-heartedly friendly than the people we have met in Canada.

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# MUSIC *and* DRAMA

*Beatrice Lillie in "Oh, Please!"*

Burlesque has always been a rich form of humor, and in Beatrice Lillie we find one of the most civilized exponents of the gentle art of kidding. She takes it for granted that she is in the company of quick-witted folk and never attempts to belittle the intelligence of their attention by over-emphasizing a point. The result is that she contrives a delicacy of suggestion and refinement of pantomime that immeasurably heighten the effect of her comedy.

Seeing Miss Lillie again at the Princess Theatre this week in "Oh, Please!" one is more firmly convinced than ever that she is as individual an artist as Charles Chaplin is in another medium. The latter is distinctive, for example, because the comedy of his reactions to experience hold such a strong overtone of pathos, he is constantly reminding us of the irony of life. But to Miss Lillie all the world's a stage and she kids the play for all she is worth. Her attitude is essentially that of melodrama, sublimated to such a degree that it no longer possesses any emotion and is conscious only of the delicious absurdity of its postures.

In "Oh, Please!" Miss Lillie appears as Lili Valli, star of a musical comedy, "Naughty, Naughty," whose show has been closed down in Flower City, California, through the activities of Nicodemus Bliss, president of the Purity League. He has also caused her to be thrown out of the only hotel in town, and it is this action that leads her to enter his home and demand that in justice she be put up for the night. She refuses to budge, and the fix that Nicodemus is in may be imagined, for he is not he head of the Purity League, and has not his wife just departed for New York? Poor Nicodemus!

Up to this point we have what is to all appearances a substantial farce-comedy with music, but from then on the piece takes on more and more the dimensions of a review, and the plot finally dies an unobtrusive death off-stage. This defection of the librettists, Anne Caldwell and Otto Harbach, leaving the players to their own devices, would have been serious were it not that the players left to their own devices proved to be the most entertaining people imaginable. Beatrice Lillie and Charles Winninger, the veteran comedian whose antics as the repressed but irrepressible Nicodemus are as amusing and his laughter as infectious as ever, are a host in themselves, and they had the support of an excellent company.

In fare of this kind where the attractions are too numerous to itemize one can recall only the high spots. Miss Lillie was inimitable in two songs reminiscent of Charlot's Revue, "Love Me" and "The Girls of the Old Brigade," and she scored with Mr. Winninger in the droll "Nicodemus." Perhaps the most hilarious event of the evening was the burlesque these two gave of an acrobatic dance. It was as clever a bit of travesty as one has seen in a long time. Another delectable scene was that between Nicodemus and his wife Emma, the latter played by that splendid comedienne, Helen Broderick, and which partook of the nature of a domestic bickering with a soft obligato on the slide trombone by Nicodemus.

The score of Vincent Youmans while possessing plenty of rhythm did not have the tuneful appeal that characterized his music in "No, No, Nanette." One catchy song that persists, however, is "You Know That I Know."

Handsomely staged and costumed, "Oh, Please" was further made attractive by a comely and highly trained chorus, whose synchrony of movement was particularly appealing, and a word must be said for the men whose robust song was such a distinct relief from the usual indifferent singing that one has come to expect from chorusmen. In Nick Long, Jr., the show possessed a juvenile whose athletic dancing was of a high order, and in Gertrude McDonald a nymph of exceeding grace and nimbleness. Altogether, a bully show.

EDWARD JOHNSON
The celebrated Canadian tenor and Metropolitan Opera star, who will appear at Massey Hall on Tuesday night, May 17th.

* * *

*Marjorie Candee's Fine Recital*

The recital by Marjorie Candee at Hart House last Saturday night was a highly satisfying one. This young Toronto singer has been studying in New York under Isidore Luckstone, for many years a leading teacher of that city. During the last several years Miss Candee has been making it a practice of returning in recital to Toronto, and with each fresh appearance here she deepens the impression that she is an exceptionally talented singer and one whose art is maturing with gratifying surety.

Miss Candee has a soprano of clear and brilliant quality. One would not call it sweet in the saccharine sense, nevertheless it is capable of the tenderness and warmth of sincere emotion. What distinguishes Miss Candee particularly, however, is her skill as a singer. Her power for interpretation has grown to splendid proportions and she is especially secure in the ability to project the varying moods and to create a pictorial effect that is highly atmospheric. This was quite noticeable in her rendering of such numbers as Clara Schumann's melancholy, "Ich Stand in Dunklen Traumen," Tschaikowsky's "Wenn Ich das Gewusst" and the Strauss "Stanchen." The scene of each was presented most vividly. The selections from the operas Miss Candee made thrilling experiences, her declamation of "O Dieu Brahma!" from Bizet's "Les Pecheurs de Perles" appealing in its refinement and naturalness. I was exceedingly fascinated by the Delibes "Pourquoi" from Lakme, for here Nature and music and human emotion were made one in enthralling song, and the naughty humanity of the "Chanson de Scozzone" from Saint-Saens' "Ascanio" which was captivatingly done.

For her opening group Miss Candee had chosen Scarlatti's "Gia il sole dal Gange" and Stradella's "Col mio sangue comprerei," effectively contrasting the moods of gaiety and depression. The Old English air, "Sweet Lillies of the Valley" (Hook, arranged by Luckstone) was sung with delicious simplicity. Schumann's "Roselein, Roselein!" and Schubert's "Die Forelle" were two popular program numbers that were given characteristic treatment. In the final group of miscellaneous numbers were several entrancing songs, notably Grieg's "To Norway, My Motherland," rendered with great spirit, and two moderns, Luckstone's haunting setting to a Japanese lyric, "Come Home, Beloved," and Duke's amusing "Shelling Peas." Accompanying Miss Candee at the piano was her teacher, Mr. Luckstone, and he gave her splendid support.

* * *

*D'Oyly Carte Opera Co. Says Good-Bye*

After giving Toronto and Canada a feast of Gilbert and Sullivan opera such as we had heretofore fancied existed only in imagination, the D'Oyly Carte Opera Co. has departed for England, but with the promise that in 1928 they will return again. They concluded their appearance in Toronto with performances of "The Gondoliers" and to which extended reference was made in these columns on its initial performance by the D'Oyly Carte Co. in January. The libretto of this opera while not as richly profuse as those of some of the others, develops a brilliant satire on the republican ideas held by certain of Gilbert's contemporaries in the elevation of the Two Gondoliers to kingly power and their attempt to introduce democracy into the royal household. And just to show that he is not prejudiced in his viewpoint Gilbert also satirizes with devastating effect those on the other side of the line in his creation of the Duke of Plaza-Toro, who incorporates himself as a limited company for the purpose of realizing fully on the distribution of his favors.

The music of "The Gondoliers" is considered among the most fascinating of Sullivan's work. Here the composer was permitted by the libretto to create an almost complete operatic form and the music is almost continuous. Never was Sullivan more happy in the construction of luscious melodic and rhythmic forms, and as sung by the D'Oyly Carte Co. the opera was made a memorable musical treat, the chorus singing with a perfection of diction and harmonic expression that were satisfying to the highest degree. The work of the principals, Charles Goulding and Martyn Green, as the Two Gondoliers, Bertha Lewis as the Duchess of Plaza-Toro, and Aileen Lawson, Winifred Lawson and Irene Hill has already been referred to as artistically and vocally delightful. As for Henry Lytton as the Duke of Plaza-Toro and Leo Sheffield as the Grand Inquisitor, what more can be said than that these two masters of humorous characterization were at their best?

* * *

A CLEVER recital by the advanced pupils of Mrs. Russell Marshall last Saturday night revealed several Toronto singers of considerable ability. Miss Jean MacLaren has a lyric soprano of exceptional purity and she sang four arias from the operas with telling effect. Miss Myrtle Moffatt and Miss Maria Wehrle were also heard to advantage in individual groups that displayed their voices to splendid advantage.

HELEN HAYES
The charming American actress who will appear in a revival of Sir James M. Barrie's "What Every Woman Knows" at the Royal Alexandra Theatre next week.

*Hal Frank*

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Looms will be at work. Embroiderers, basketmakers, ship model builders, snowshoe fashioners will ply their crafts. Many of the workers are accomplished singers themselves, and accompany their work with the traditional airs. Others will be accompanied by the most famous of the village *chansonniers*, some of them coming even from far Gaspé and Baie Saint Paul.

Besides the village singers, a group of celebrated Canadian artists, noted for their study of folk-music, will render concert programmes. Notable among them are Rodolphe Plamondon, tenor, late of the Paris Opera; J. Campbell McInnes, baritone, soloist with the Philadelphia Symphony; Mme. Jeanne Dusseau, soprano of the Chicago Opera Association; Mlle. Juliette Gaultier de la Verendrye, mezzo-soprano, well-known as a chanteuse of folk-music; Madame Cedia Brault, soprano; Germaine Le Bel and Charles Marchand, of Montreal. The Hart House Quartet will interpret harmonizations of melodies and arrangements for strings made by Ernest MacMillan, Healey Willan, Oscar O'Brien, Alfred La Liberté, Victor Brault and others. Also "rondes enfantines", organized by Madame Duquet, of Quebec; a choir from Indian Lorette; the Chanteurs de St. Dominique. There will be French Madrigals of the early Seventeenth Century. The Basilica will hold a service with traditional Gregorian music.

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*A New Dumbell's Review*

"That's That," the Dumbells' new show at the Royal Alexandra Theatre, is just as full of bright, snappy, quick-fire entertainment as any of its seven predecessors, and apparently just as popular. Each year the Dumbells' production is a little less reminiscent of the war and has a more general appeal, and "That's That" is no exception, almost the only wartime touch being the rendering of a "Wartime Medley" by the Dumbells' own orchestra under Howard Fogg. Incidentally, this seemed easily the most popular of the orchestra's numbers. Like other Dumbell productions, "That's That" is a succession of droll sketches, dances and songs, rendered in the inimitable Dumbell style and guaranteed to please almost anybody who isn't suffering with toothache. Al Plunkett makes a big hit with his singing of "That's a Good Girl," a piece that ought to make some business for the music stores. Ross Hamilton is as attractive as ever in his old-time role of "Marjorie," and sings one or two numbers with good effect. Red Newman is just as amusing as he always is, which is saying a good deal. Jock Holland, Pat Rafferty and Glenn Allen contribute largely to the general success.

P. M. R.

* * *

*Margaret Anglin as Electra*

Margaret Anglin, the noted Canadian actress whose name has come to be associated with the Greek drama, appeared in Sophocles' "Electra" on Wednesday, May 4th, at the Metropolitan Opera House in New York. The presentation was made by the New York Drama Committee of the National Committee Foundation, and Percy Hammond, writing in the New York "Herald-Tribune," has this to say of the performance:

Miss Anglin raised her voice last night in "the long protracted wails" with which the Electra of Sophocles sounds her unabatable sorrow and revenge. She was, of course, an imposing figure, and her declamation of the heroine's ceaseless monodies made dignified and sympathetic if not always beautiful music. Continued association with the mighty lines of the Trojan legend may have influenced Miss Anglin to a mood too orchestral at times. It seemed from the front rows of the Metropolitan last evening that she was given to unnecessary soaring and that she clung to many of the syllables long after she might have let them go.

But pleasure was the general effect of the ceremonies, and it was delightful to have Miss Anglin and Sophocles with us on Broadway once again. Especially were the circumstances felicitous since they were profitable to the National Community Foundation, a movement incorporated "for popular education and cultural advancement" in chautauquan neighborhoods distant from the metropolitan areas. The audience was numerous, reverent and gratified. A similar gathering will assemble to-night, and so it appears that the suburbanites who hunger for cultural advancement will have their appetites appeased.

DOROTHY SITES
With George White's "Scandals," coming to the Royal Alexandra week of May 23rd.

Assisting Miss Anglin in the celebration of the rites was a company of tragedians well disposed in the characters of the play. Their elocution, while harmonious, was not as lyric as that of the star, and in it could be discovered some of the faults of the translation. It occurs to me that Miss Anglin may have adopted the symphonic manner in order to hide the occasional awkwardness of Mr. Edward Hayes Plumptre's version. When, for instance, Miss Michael Strange as Chrysothemis made the remark:

> "Mother to father bids me pour libations."

she did so without attempting to disguise its painful din. Had Miss Anglin vocalized that dissonant speech the tender acoustics of the Metropolitan might not have shuddered as they did. Why she chooses to sing the rhetorical jargon of the Plumptre-Sophocles "Electra" instead of the lovely verse of the Euripides-Gilbert Murray collaboration is a matter about which this barbarian in the temple of the Muse has no right to worry. She and Mr. Plumptre know more about the Electras than he does.

A stately chorus of virgins, including in its roster a celebrity or two, consoled Miss Anglin in her blood-thirsty grievances. Mr. William Courtleigh as the Guardian of Orestes played that diplomat with fine authority, and when he reported the chariot race in the Pythian games he did so in a way that deserved a box head on the front page with a "by line." It is said by commentators of the Drama that in that recital General Lew Wallace found the idea for the racecourse scene in "Ben-Hur." If to-day's contests between the horses could be related as vividly as that in "Electra" the sporting extras would have a larger circulation.

Miss Ruth Holt Boucicault played Clytemnestra graphically, even when she was forced to worship at an altar whose decorations resembled those of a Salvation Army Christmas tree. I was as much entertained by Miss Michael Strange's Chrysothemis as by anything in the performance. As that distraught ingenue she blended the traditions, bringing the centuries together by her earnest endeavor to combine a classical elocution and a character actor of the present day.

## Coming Events

BEATRICE LILLIE, Toronto's own distinguished and titled eccentric comedienne, in her new show, "Oh, Please," supported by Charles Winninger and an extremely clever company, will remain at the Princess Theatre for a second week, which will positively conclude her engagement in Toronto.

"Oh, Please" is a bright and smart modern musical comedy revue, written by Ann Caldwell and Otto Harbach, authors of many big musical comedy hits, with music by Vincent Youmans, composer of "No, No, Nanette."

Notable in the supporting company and featured jointly with Miss Lillie in "Oh Please" is Charles Winninger, the well-known comedian, who scored such a tremendous hit for three seasons in "No, No, Nanette."

Appearing in the supporting cast of "Oh Please" will be, in addition to Mr. Winninger, Helen Broderick, Nick Long, Jr., Kitty Kelly, Gertrude MacDonald, Josephine Sabell, Pearl Hight, Gertrude Clemens, Blanche Latell, and also the well-known juvenile singer, Cyril Ring. "Oh Please" has been staged by Hassard Short; the dances have been arranged by David Bennet, and the settings by James Reynolds.

(Continued on Page 10)


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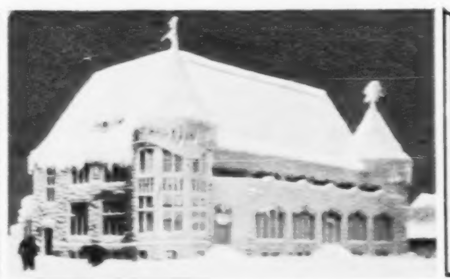

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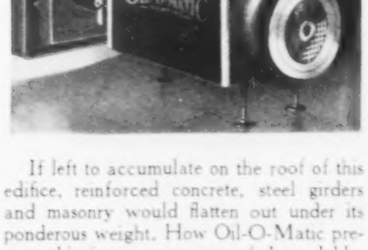

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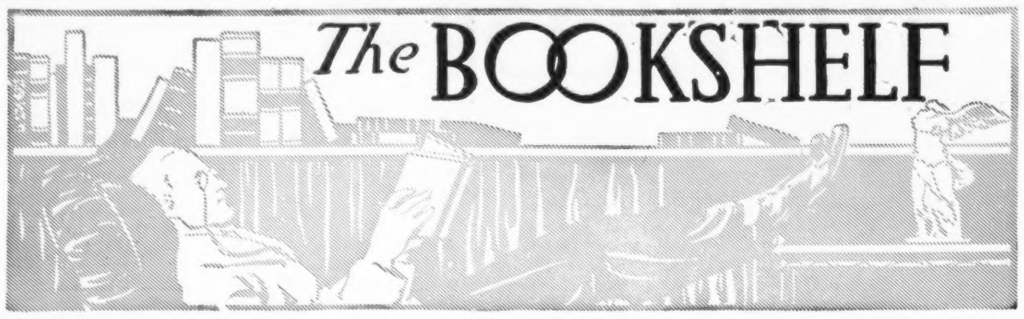


### AN IRISH HERO AND HIS SAGA

"Michael Collins and the Making of a New Ireland" by Piaras Beaslai; Musson, Toronto; Two volumes, boxed, 942 pages; illustrated; $10.

SOON Michael Collins' name will be one with that of Finn among the legends of his land, his exploits compared in story to those of the boy hero, Cuchculain. Indeed, the daring, the passionate loyalties and swift uncertainties of the era of Ireland's final struggle for emancipation will only meet in the lays of the Red Branch any rivalry for the attention of story listeners and readers; and no one now knows exactly how much the imagination of minstrels served to elevate the Red Branch myths to the place they hold in Ireland's half-legendary story. Therefore it is well in the interests of the better sort of romance, as well as the science of history, that some eye-witness to these recent events should record them before they become obscured and incredible in the hands of fictioneers. Major-General Piaras Beaslai determined immediately on Collins' death to do his biography, which should include a history of the Revolution; but wisely he waited until the tumult had subsided and until he himself had retired both from the Dail Eireann and from his command in the Irish Army.

The work has been well done. It is true that this is a partisan history; but it must also be remembered that this is the side of the story that did not get into our newspapers at the time; and since the book is carefully documented, and every attempt at fairness has been made, the impartial historian of the future must turn to General Beaslai's account for much of his data, and will probably adopt a good many of his views. The book is anything but rabid, though, as is natural, the author has greater knowledge of and sympathy for the cause of Irish nationalism than for the elements and forces that opposed the movement. Therefore his book will be more welcome to sympathizers with the Irish cause.

The only serious complaint against the biography is that there is almost too much about Collins' deeds that were important in a political and military way, and too little about his personality; for, clever as Collins was, it was his personality that carried the day. In him the people trusted, as they did in no other of their leaders; and that trust he did not betray; a hundred times he risked his life, and finally he lost it, for a contented, united and autonomous Ireland. It is true that Arthur Griffith was the brains, the constructive genius of the Revolt; Michael Collins was its dynamic heart. His magnetism kept the struggle going; his winning ways persuaded the Dail Eireann and the country at large to accept the Treaty that rescued Ireland from the Revolution and the Civil War, restored order and confidence and made possible the progress the country has since enjoyed.

Michael Collins was born in 1890, the youngest child of a seventy-five year old farmer. He was nourished in the tradition of Thomas Davis and other nationalist leaders. At fifteen he went to London, where he became a post office clerk, and was active in different Irish organizations. He returned to Ireland in 1916 in time to participate in the Easter Week demonstration, for which he was jailed, but released after eight months. Working in the councils of the nationalists he remained a conspicuous figure until his death in 1922. As intelligence officer, as commander in chief of the army, as finance minister, he was always efficient. Long before the truce of July, 1921, and until his death a year later at the age of 32, he was the outstanding personality of the whole struggle.

His youth and original obscurity were the principal factors in gaining him immunity from arrest and execution. The English did not know what sort of man they were looking for. He was generally supposed by them to be a small, thin, dark man, with a particularly sinister cast of face, whereas actually he stood five feet eleven, and was broad-shouldered, and had blue eyes and a merry smile—not the right man for the villain of the piece at all. Two or three times he was actually arrested and searched, but the English soldiers never suspected whom they had in their hands. One of them once told him: "Well, you're a good sort anyhow."

All the major figures and salient events of the last ten years of the Irish struggle for freedom enter this narrative at some points, the leading spirits again and again. One is amazed chiefly at the openness of the moves. Collins, for whom all the English agents were looking, made his principal headquarters in the smoking-room at Vaughan's Hotel, on the principal square in Dublin. The Reign of Terror from August to October 1920, when the Black and Tans were most active, and the Civil War of 1921, are the most terrible chapters in the story. Mr. De Valera does not show to very good advantage; from this account he seems a much smaller and less able man than his associates. The most impressive man is Arthur Griffith, who was later to become Prime Minister, who was the perfect complement of Collins, of whom he said:

> He was the man who made the situation. His matchless energy and indomitable will carried Ireland through the terrible crisis. If my name is to go down in history, I want it associated with the name of Michael Collins.

MICHAEL COLLINS

General Beaslai concludes with the temperate tribute:

> Michael Collins led a revolution, but he only destroyed to rebuild. His mind was essentially constructive and to him the English evacuation embodied in the treaty was only a clearing of the decks for fresh action. The fatal folly of some of his countrymen took him from us before he could get on with his work. The edifice which he and other great Irishmen worked to build remains uncompleted, but the work done is strong and solid and will weather many storms. When it is completed, the value of Michael Collins to Ireland will be fully understood.

Collins and his associates could not have wished for a better chronicler than General Beaslai. Those out of sympathy with nationalist movements in general, or the Irish in particular, will not like the book; but impartial readers will find in it a fascinating record of one of the most romantic politico-military developments of modern history.

* * *

### CORNERING THE SHY VITAMINE

"Eating Vitamines" by C. Houston Goudiss; Funk & Wagnalls Co., New York; 129 pages; illustrated; $1.50.

THE illustrations in this book are not pictures of vitamines. Nobody has ever seen a vitamine. It is doubtful whether anybody ever will, though they are now divided into classes A, B, C, D, and E (sometimes called X). Given personality like this, one assumes them to be wiggling about—friendly little microbes. Actually, the name covers factors in a partially solved scientific problem. Since about 1920, progress has been rapid and fruitful. It has been learned by experiment on the lower animals (a) that certain articles used as food do not in fact contain by themselves perfect nutritive value, (b) that certain other things contain unexpectedly high nutritive values; and (c) that eating items in the (b) class will prevent various sorts of disease.

Green leaf vegetables and milk are the elect among edibles. Chemists, still unable to say what chemical or combination of chemicals produces the happy results, have named the healthful and tissue-building factor, vitamines. They know how to get results, but not yet why those results appear. So the pictures are not of the vitamines (which may not exist as organisms at all) but of the health giving foods. We see here a photograph of a bottle of milk. A group including apples, corn on the cob, grapes and unpolished rice, another group with cabbage, lemons and turnips. Brother, milk will supply you with vitamines A and B; now that you have seen in the picture what a bottle of milk looks like, there is no excuse for you if you abstain.

Housewives will seek this book eagerly because, apart from the preliminary history of this discovery, it is filled with menus and recipes, showing in each case just which things contain which vitamines; and by turning to another part of the book one may learn which vitamines prevent which diseases. Mothers of growing children will learn here what they should be fed to make bone and so forth. These menus are scientifically exact; they are balanced; they are rich in food properties that build up the body and ward off disease.

#### The Reader's Guide

*"When a new book comes out I read an old one."*
*—Samuel Rogers.*

134. FROM MY BOOKS by C. Lewis Hind. An example of the effectiveness of elimination is found in this volume, which forms one of the new "King's Way Classics" (Collins, 48 Pall Mall, London, S.W.1, England, $1). Here is an author who, having published thirty books, has culled from them all short excerpts that he thinks worth preserving, making a small book of 255 pages to represent his life's work in literature. Mr. Hind is a painter and art critic, and has been a great traveller. The vivid little passages are entitled "Venice", "Picasso", "Gabriele D'Annunzio", "Memories of Childhood", "What is Art?" Etc. They are entertaining, informative, and in their variety are at once stimulating and restful.

* * *

### WANDERINGS IN INDIA

"Flowers and Elephants" by Constance Sitwell; Nelson, Toronto; 157 pages; $1.50.

THESE beautifully written impressionistic sketches of India, Ceylon and Malay make that section of Asia very real. In part the quality of being convincing comes from an exceptionally fine descriptive power, in part from the balance between the author's attraction to and repulsion from the lands she visited. So many travellers are selective to the exclusion of either the pleasant or unpleasant features that Mrs. Sitwell's candor in confessing both her likes and dislikes gives her work an air of rather rare authenticity.

She is selective, however, in an artistic as distinguished from a factual sense. Her book was intended as no guide to India, and would make a sorry showing as one; but instead she has chosen to record brief phases of her experience that had emotional value for her, and the record, thus charged with feeling, is heightened in literary values. Connecting links have generally to be assumed. We see her first in her English home, where her attention is riveted on Jack's desire to marry her, and her own temperament which forbids the union. The next flash is a bit of delicate word painting on a scene on the Suez Canal. By the third chapter, she has left Bombay behind and has evidently been living in the interior some time.

So it goes, with now a look at the jungle, and again the almost chance sight of the Himalaya Mountains—nowhere trying to tell a story, nowhere attempting to draw a full and accurate picture, but everywhere sketching precious moments, as an artist travelling in a far country might jot down details of cornice or tower or tree. The effect is very lovely and poignant, and, frequently, exceptionally vivid, like the touch about the captive young tiger raging in his cage. The book combines piquancy and wistfulness. One is attracted by this woman who generally feels so remote spiritually from her environment. Much that she sees grates upon her, but occasionally some magic scene holds her enthralled; and it is her ability to convey the essence of these fragile moments of ecstasy and inspiration that light her little book with color-values too finely-shaded and too fleeting to be reproduced in a review. It is a wonderful blending of colors and moods and scents and meditations.

Only twice does the author dwell long enough on a subject to fill up anything like a complete canvas; and both instances are notable. The first reproduces a journey she made, almost alone, to the vast and majestic palace that the Emperor Akbar built for himself four centuries ago, which now stands empty and deserted on the plain, still proud with its ancient magnificence of mass and outline, and in not bad preservation, but showing the wear of time in the less durable portions, such as the plaster linings of the inner walls. And the other is a relatively full account of an elephant drive, by which many wild elephants were driven slowly for weeks toward a large trap, and finally into it, after which tame elephants and men caught and tethered them, one by one. And, suddenly, we are back in the English garden, with all that is loved and all that is dreaded in

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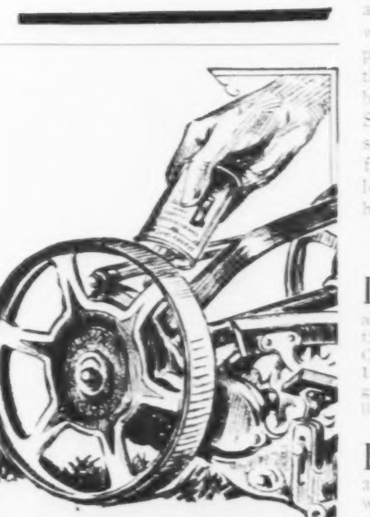

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*William Arthur Deacon*

### CAVIAR TO THE GENERAL

"Mosquitoes" by William Faulkner; McLean & Smithers, Toronto; 393 pages; $2.50.

Reviewed by J. L. Charlesworth.

HAD Aldous Huxley spent his life in the United States this is the kind of brilliant book he might have written. Mr. Faulkner, without being a slavish imitator of Mr. Huxley, follows very closely the latter's method as he displays it in such a book as "Those Barren Leaves." Quite Huxleyan too is his ironic attitude toward his characters and life in all its manifestations. In serene detachment, withholding praise and blame, he allows them to reveal themselves through their conversations. These, at first unrelated masses of colour or mere indications of forms, blend gradually into a complete and skilful picture. You may find the picture unpleasant (not everyone is fascinated by Aubrey Beardsley's drawings) but you must admit the artist's technique.

The framework of the novel is at least five hundred years old and possibly older. It was Boccaccio's device, when composing the "Decameron," to isolate his characters for a period and let them talk to wile away the time. Mr. Faulkner loads his crowd on a yacht and runs the yacht aground. There, instead of relating their Decameron, they live it. The crowd includes Mrs. Maurier, a rich and brainless patroness of artists; her niece and nephew, unspanked adolescents; a novelist; a male poet; a female poet; a sculptor; "a Semitic man," brother of the poetess; Mr. Talliaferro, a ridiculous, unsuccessful woman-hunter; his feminine counterpart; a visiting Englishman; a shop-girl and her "boy-friend."

To outline the story would give no idea of the novel's quality. The plot, while not exactly trivial, is unimportant in comparison with its handling. Dialogue, audaciously witty and sophisticated, carries the reader on through scene after scene, from the broadest of farce to something that is almost pathos. It is as if Mr. Faulkner, having created his characters and put them in a world of his own design, were taking his seventh day's rest and letting them make and mar their own destinies. Of course all good novelists strive for this effect, but most of them feel impelled to interfere from time to time. No inhibitions, however, hamper Mr. Faulkner.

So the talk ranges over a variety of subjects, drawing from one character or another some shrewd and epigrammatic criticism of life and art, principally from the point of view of the modern American who has discarded most of his provincialism.

"Mosquitoes" is not a novel for the general public, that wants plenty of action and a happy ending; but it is worth the attention of those who prefer good writing to either of these estimable qualities. It can hardly be recommended as a suitable Sunday School prize, so it may not reach the shelves of our public libraries. In fact, the safest plan is to buy it and lend it only to friends whose honesty is above suspicion.

## Literary Notes

DUNCAN CAMPBELL SCOTT, poet, playwright and short story writer, and Deputy Superintendent-General of the Department of Indian Affairs, Ottawa, has been awarded the 1927 Lorne Pierce Gold Medal for distinguished service to Canadian literature literature.

* * *

EMMA GOLDMAN is giving a series of lectures in the Heliconian Club, 35 Hazleton Avenue, Toronto. Those who heard her in Hygeia Hall will be glad of the opportunity of hearing her further on the Russian authors, whose work she knows thoroughly.

EMIL LUDWIG
German author, whose "Napoleon" and "Wilhelm Hohenzollern" were recently reviewed here, and whose "Goethe" is soon to be issued in English translation.
*Photo by Swain, London.*

G. B. SHAW, the most sought after author by the film interests, has at last agreed to dispose of certain rights, and, in addition, he has agreed to write an original scenario. Mr. Shaw was offered an amazing figure for his plays some years ago but refused. One of his most eagerly desired plays is "Cashel Byron's Profession."

* * *

THE English Royal Society of Literature—a Society somewhat similar to the French Academy, and which has monthly lectures and publishes annually a volume of essays by men like Sir Edmund Gosse and Sir Henry Newbolt—has lately given silver medals to Mr. Robert Lynd, the essayist, Mr. Lubbock, and Mr. Harold Nicholson. The latter, now at Teheran, is one of several brilliant young authors in the Diplomatic Service.

* * *

THE Mazo de la Roche dinner last Saturday evening at the Queen's Hotel was the most representative literary gathering Toronto has yet seen. Charles G. D. Roberts was in the Chair, as president of the Toronto Branch of the Canadian Authors' Association. Other Clubs officially represented were the Heliconian Club, the P. E. N. Club, the Women's Press Club, the Canadian Literature Club, the Toronto Writers' Club and the American Women's Club. The Province of Ontario was represented by Premier Ferguson, the City of Toronto by Mayor Foster and the University of Toronto by Sir Robert Falconer. The speeches of Mr. Justice Riddell and Professor Pelham Edgar were notable. There were several presentations, to which Miss de la Roche, who was beautifully gowned, replied with wit and charm. Among the two hundred authors were Bliss Carman and many other of Canada's most prominent writers.

* * *

ONE of the first notable attacks made by Anthony Comstock through the Courts was on Mrs. Woodhull and her sister, Mrs. Claflin, for publishing in their paper, "Woodhull and Claflin's Weekly," an exposure of the private life of Rev. Henry Ward Beecher. Now that Sinclair Lewis's "Elmer Gantry" has raised the point of the purity of the clergy, it is interesting to read in Heywood Broun's and Margaret Leech's "Anthony Comstock" the comment of the Seymour (Ind.) "Times" for January 3, 1873, which was typical of the attitude of a large number of editors: "That these women have been shamefully persecuted admits of no doubt. . . . Perhaps no class of people are so thoroughly given over to licentiousness as the sleek and well-fed clergy, especially those of our cities. . . . The most shameful immoralities in organized society are committed under the cloak of religion, and Mrs. Woodhull has done well to commence tearing away the veil just where she did."

* * *

LITERATURE has a way of following the day's news. Thus the Lister centenary was marked by the publication of two books about the great antiseptic surgeon. In "Lister as I Knew Him," Mr. John Rudd Leeson gives some interesting reminiscences of the days when he was a "dresser" in the Lister ward at the Royal Infirmary, Edinburgh, and where he had many opportunities of studying the work and personality of his chief. In appearance, writes Mr. Leeson, "Lister was above middle height, and inclined to stoutness, aided probably by lack of physical exercise; eminent doctors in Victorian days never walked, they rode everywhere. His face," he adds, "was a blend of sweetness and power." Lister came of a family of Yorkshire Quakers, and the grave dignity of his presence at once struck observers. Singularly modest in speech, he was only once heard by Leeson to boast. Referring at the time, to an occasion when he was called to Balmoral to operate on Queen Victoria, "Gentlemen," he remarked, "I am the only man who has ever stuck a knife into the Queen." Lister, himself, wrote many scientific papers, which were issued in two massive volumes in 1909. They are, however, little known. Indeed, I understand that the copy in a famous scientific library was not even cut until the other day. Lister's *Life* was written by his nephew, the late Sir Rickman Godlee, who was President of the Royal College of Surgeons at the time of Lister's death.

* * *

ADMIRAL MARK KERR, who has just written an entertaining book of memoirs, remarks in his preface that humor is one of the greatest of gifts. He proceeds to give many specimens in his reminiscences of many countries and peoples, one of his best stories being that of a naive sailor who sat in a railway carriage waiting for the train to start. After a long time he inquired of an official if it was a fast train, and on being told that it was, he respectfully requested the dignified official to step to the stern and see what it was fast to.
(*"Autolycus" in "The Sunday Times"*)

* * *

ARNOLD BENNETT, writing on Frank Swinnerton, says: "I remember Wells saying to me: 'You know, Arnold, he achieves a perfection in *Nocturne* that you and I never get within streets of.' A hard saying to pass between two hardened pilgrims whose combined years total over a century; but justified."

(*See Also Page* 13)

"OLE BUDDY SQUARES HIMSELF"

A TERRIBLE THING

*a terrible THING happened at last Saturday's masquerade—Left my CUTIE for a second to Howdo to a GUY, who gives me a knock-down to his own particular BUNDLE of CHARM. Then away he goes to telephone and SHE says, "Let's dance."*

*I'm not denying it WAS a bad BREAK on my part. The frigid air at our table when I got back would have discouraged an ESKIMO.*

*I squared it Sunday afternoon though with a box of GANONG'S—it broke the ice. Yessir, she's still my BABY.*

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## Coming Events

THE Hambourg Conservatory of Music announces its annual Junior and Senior students' closing concerts at the Margaret Eaton Hall on the evenings of Wednesday, May 25th (Junior Recital), and Wednesday, June 1st (Senior Recital).

* * *

THE Toronto Conservatory of Music's annual closing concerts take place in Massey Hall on Wednesday and Thursday evenings next, May 18th and 19th. The students taking part, with their respective teachers, are as follows:

*Wednesday*—Mrs. Margaret Miles (Harvey Robb); Ruby Moss (David D. Slater); Phyllis Leith (W. O. Forsyth); L. May Barber, L.T.C.M., (Arthur Blight); Laura D. Burnett, Lorne Davidson and Norman Cherrie (Dr. Albert Ham); George Bowley (Wm. G. Armstrong); Ernest Simpson (Dalton Baker); Jack Fruitman (Viggo Kihl); Jack Piters (Frank Welsman); Jack Kash (Dr. Luigi von Kunits); there will also be a work for string quartet by Roy Angus (Dr. Ernest MacMillan), played by members of the faculty, Frank Blachford, Florence Richardson, Mr. and Mrs. Leo Smith.

*Thursday*—Lillian Eastwood (D'Alton McLaughlin); Madge Annetts, A.T.C.M. (F. Arthur Oliver); Margaret Clemens (Alberto Guerrero); Kathleen Monk (Ethel Peake); Florence Craig (Ernest Farmer); Jean Davidson, A.T.C.M., (Nina Gale); Helen Worden, L.T.C.M., (Ernest Seitz); Heber Mulock (Albert D. Jordan); Frederick Winfield (Frank Blachford); Charles Denegate (M. M. Stevenson); and a trio composed by Scott Malcolm (Dr. Healey Willan), with the composer at the piano, assisted by Frank Blachford, violinist, and Leo Smith, 'cellist, members of the faculty.

* * *

ACCORDING to Mr. L. E. Suckling, Toronto will be sure of at least three major musical events next fall. Mr. Suckling has made arrangements to open his season early in October with Rosa Ponselle, one of the most fascinating sopranos of the day. The English Singers are to return under his direction, and it is to be hoped that those who missed these splendid artists on their previous appearance in Toronto will take advantage of this second opportunity to hear the classical English music interpreted as one has rarely heard it done. The third offering of Mr. Suckling's is Marion Talley, the phenomenal young coloratura soprano who has made such a sensation.

* * *

MONDAY and all the coming week is "Canadian Week" at Hart House Theatre. It is therefore expected that Toronto will be out in full force.

Included in the splendid programme are three brilliant little plays by three of Canada's outstanding playwrights, including the name of Mazo de la Roche. "The Last Cast," by Isabel Ecclestone MacKay, will be portrayed by Ivor Lewis, J. P. Mohan, Geo. Young (not the famous Catalina swimmer), Edgar Stone and Gwen Knight.

Duncan Campbell Scott's "Joy, Joy, Joy" is also to be given and will include Jeannette Thompson and Charlotte Cotton.

One of the distinct features will be "Come Through," by the one of whom Canada is so proud, Mazo de la Roche. It is felt at Hart House Theatre to be a fine compliment that this year's Canadian Bill should be graced by the name of a Canadian lady who has brought great honor to Canada in the dramatic field. Comprising the select cast for Miss de la Roche's "Come Through" are Martin Cleworth, Dennan Mulholland, Ward Price, Leslie Lloyd, H. Newton, Margaret Tuller and Mrs. Cleworth.

This Canadian Bill is to be included in the Subscription list so that subscribers may be enabled to see an All Canadian programme, particularly one which includes a play by our now famous Mazo de la Roche. This Canadian Bill replaces the French play, "Tocsin Knock," which was to have been given the coming week.

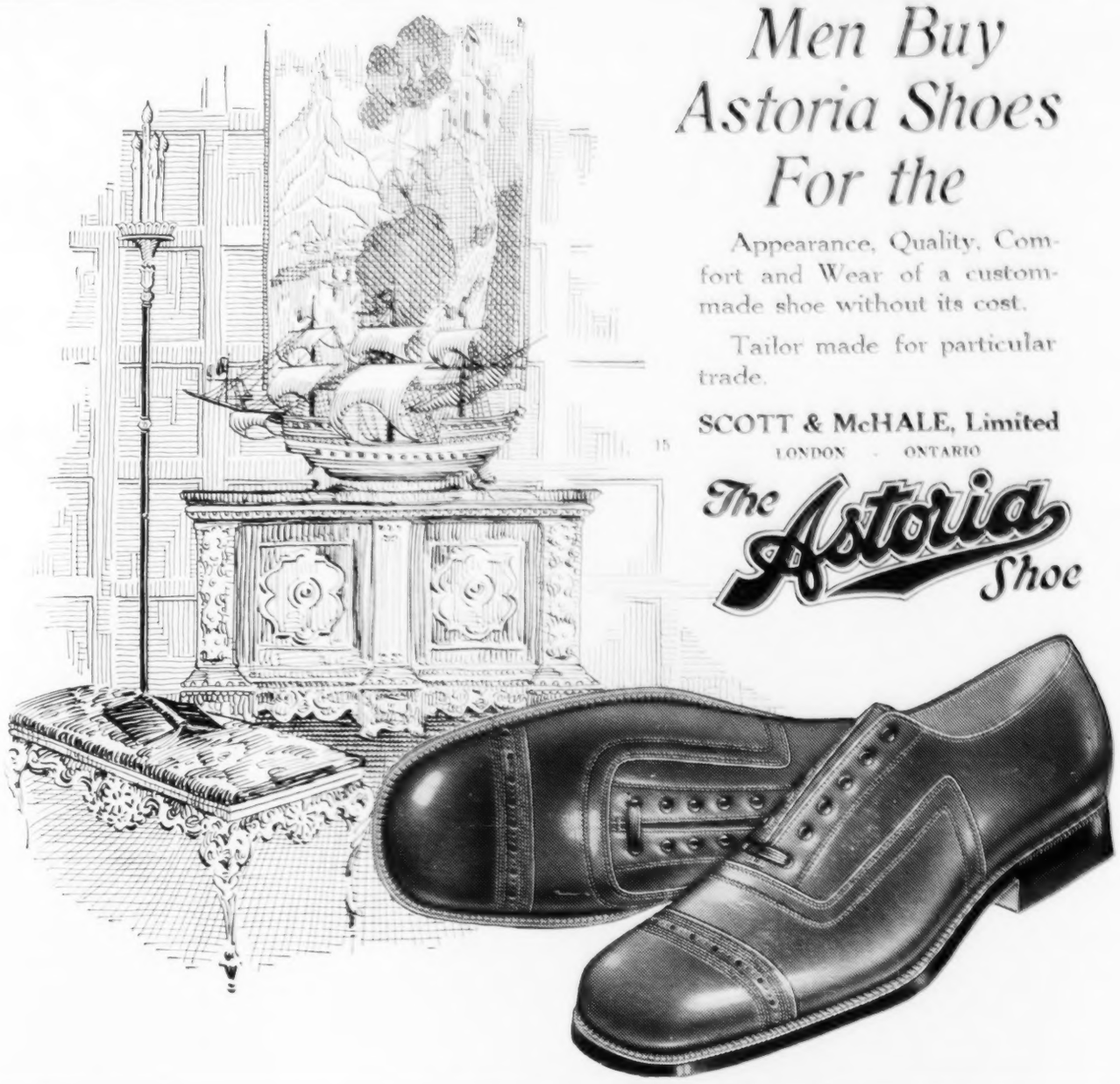
* * *

HAVING just concluded a series of concerts which has taken her to the Canadian west on two tours and down the Pacific coast as far as Los Angeles, Miss Mona Tobin, the internationally-known Canadian pianist, intends to spend the summer at Toronto.

She is now devoting herself to teaching and a little later, as it is understood, intends to announce a master course, similar in character to the one held here last summer.

In addition to her concert engagements, Miss Tobin made a flying trip to Camden, N.J., to make a number of records, with very successful results. These records for the phonograph, followed the announcement issued from New York, earlier in the season, that she had been added to the roster of international artists recording for the piano—the best Canadian an paramount.

(Continued on Page 23)



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In a Toronto newspaper last week I ran across an article with a New York date line in which the writer advised all those who would travel in the United States to change their money into American currency at Buffalo or wherever the crossing the border. There he stated, it is conservatively easy to get Canadian money changed for elsewhere except at banks where it is always discounted. It is not regarded as legal tender. At hotels, stores and gasoline stations it proved practically useless to tender the "foreign" bills. The writer had travelled considerably apparently and was no doubt sincere, but if his advice were followed by all who crossed the border, a large number of them would be subject to great inconvenience and perhaps considerable loss.

The write-up is to such amounts as the use of Travellers' Cheques which may be purchased in Canada and which are negotiable almost everywhere in the United States. The way of carrying money is to be recommended to those who would travel anywhere. The Traveller's Cheques are sold where one can get no negotiable notes countersigned. They are more convenient and are accepted at U. S. hotels as well as elsewhere. They cost a small sum for the convenience they afford.

SOUTH BOSTON LEAVE FOR CHINA
The famous regiment leaving Southampton to join the "City of Marseilles" for China. Picture shows the Guards going aboard the "City of Marseilles."

K. L. S., Detroit: Non-resident licence fees are $5 plus $1 sent to the person issuing licence for fishing in the Niagara River, Niagara Lake and waters adjacent when they are for one week $10, two weeks $20, three weeks $30, and four weeks $40. The closing seasons are as follows:

Black Bass—June 16th to November 30th. Limits—5 per day.

Muskinonge—muscallunge—June 16th to November 30th. Limit—Muskinonge per day.

Pickerel—June 16th—No close season in Great Lakes and connecting waters. May 16th to April 30th in waters north and northwest of and including French River, Lake Nipissing and Mattawa River is an open season. Limit per day—[illegible] Pickerel.

Speckled Trout, Brown Trout—May 16th to September 30th. Limit per day—10 pounds, and not more than 20 fish.

Rainbow or Pacific Trout—Apr. 1st to Sept. 24th. Limit per day—5 Rainbow or Pacific Trout. Shipment prohibited.

Whitefish and Salmon Trout—No close season for angling. Limit per day—5 Salmon Trout.

You could be entitled to vote no better upon your period in Toronto, and I would leave the question to him to the dealer who, if he is an all responsible, will be glad to go into it thoroughly with you. I understand that the Sturgeon developments on the lower Nipigon were hard to the last for a while, but we saw the River seemed to be coming back into its own. While you are up to the good fishing stand, the camp at French River is below the falls a short distance away. I would recommend one of the outlying camps such as the Pine Rapids for a party like your own. As for the other matter there will be no difficulty. You will secure a permit upon payment of a nominal sum and be able to fill your requirements for consumption in your own tent, camp or home room.


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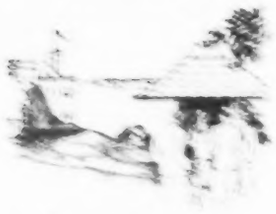

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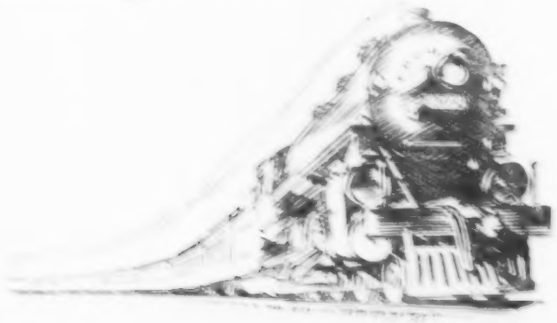

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## Art and Morality

CONCERNING "Chloe," a painting of a nude subject which recently caused discussion in London, Mr. A. E. Martin Harvey writes to the London "Sunday Observer":

When a serious artist paints the figure of "a comely female in the nude," how does he intend that we, who see his picture, should re-act to it? His protests that the matter does not concern him, that he would not be in the least disturbed if no other eyes but his ever beheld his picture, must be ignored. He wants us to see the picture. He could not have put himself to the labor and the agony of painting it for any less reason than that the eyes of the world should see and be moved by it. He paints, shall we say, "Chloe stepping into her bath." Are we to cry, "What composition! What color! What texture! Look at the marble, the drapery, the drawing, the frame, the varnish! Look at everything but the image of a living woman, created in beauty to fulfil a definite purpose, and to fulfil it by arousing definite desires?"

It is easy, but insufficient, to say that Chloe is a Work of Art bearing no relation to reality. If it distresses the painter to think that when next we meet Chloe walking soberly clad down our street — where sometimes she does walk—the memory of her, seen through his eyes stepping into her bath, shall return to trouble us, then he should paint other less troublesome subjects. If, on the other hand, this thought does not distress him; if he painted Chloe at that moment because he wanted to paint her at that moment, and is content that we should want to see her as he has seen her, that is another matter. And though you consider him an unfortunate influence, at least you cannot question his honesty of purpose.

So with the serious poet, the serious novelist, and the serious playwright. Why do they write of sensual things? Certainly not because there is nothing else to write about; certainly not because fine words and beautiful phrases and exquisite construction can be applied to no other ends. Men and women have before now lived full, interesting, vivid lives and achieved nothing more spectacular than chastity, or at most tranquil marriage. However true passion, seduction, adultery, and free love may be, they are not necessary. If we write of them it is because we want to, and if we read of them it is at least as much because we want to as because we admire the verse or prose in which they are set down.

Surely the healthiest individual and the soundest society is one that is honest and looks at Chloe because she is desirable and reads of strange adventures through sympathy with the adventurers. Surely the extent to which we feel impelled to go and do likewise, and the extent to which we yield to the impulse is a matter of character. And character is a matter for the educationist, not the censor.

---

Russia seems to tempt members to speeches.—*The Speaker.*

## A Queen's Remark

Queen Elizabeth, on a visit to Lambeth Palace, where the bishops are now sitting in conclave, discussing the revision of the Prayer Book, once delivered in characteristic manner her opinion on a disputed point in Church discipline. The Virgin Queen was strongly opposed to the marriage of the clergy, especially those of the higher orders, and when, after a visit to Archbishop Parker at Lambeth Palace, she was taking leave of Mrs. Parker, she said pointedly: "Madam, I may not call you, and mistress I am loth to call you, but I thank you for your good cheer."


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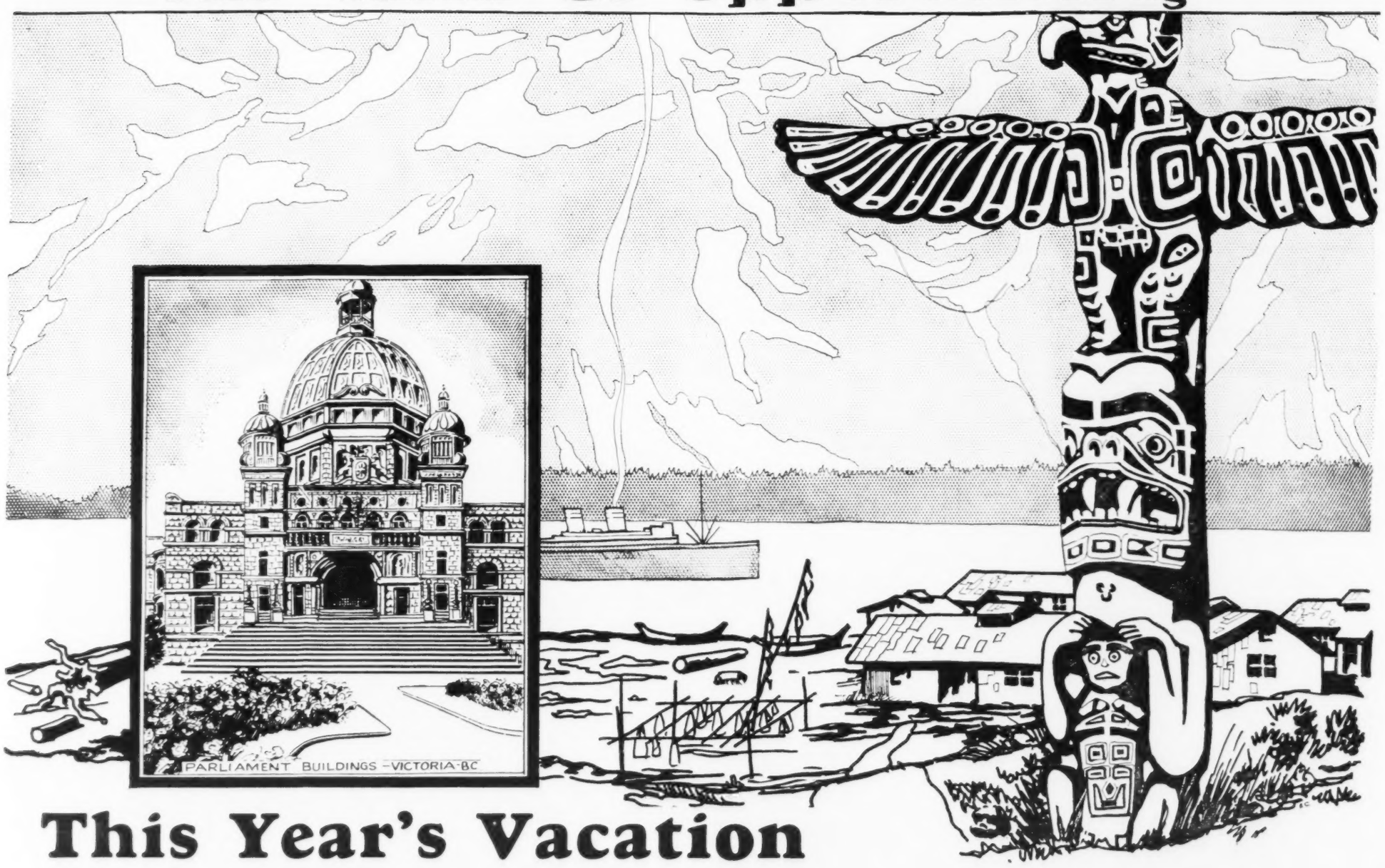


# This Year's Vacation

"Have you ever stood where the silences brood,
And vast the horizons begin?"

—*Service.*

ONLY seventy years ago the fierce Haida Indians, from the Queen Charlotte Islands, were raiding neighboring tribes on the coast of British Columbia in their great war canoes. Their state of primitiveness paralleled the Stone Age. Now, the weird totem poles of the Indians are one of the most striking features of your tour through British Columbia. Many splendid specimens are to be seen in the parks and museums of the different cities, but it is at native villages (like Kitwanga, near Prince Rupert) that the tourist may see these relics of a dying race, in their own unique setting. The totem pole is a pictorial record of history and mythology, as the Indian understood them—the coat of arms, crest or insignia of each family, telling strange tales to those versed in the lore of the grotesque carvings.

### DO YOU KNOW?

¶ There's something immensely satisfying in knowing that your own country can rival—and even excel—the scenic splendors that tourists travel foreign lands to see. Do you know that British Columbia could contain Switzerland and the Alps forty times over, amongst its mountain ranges? That Mt. Assiniboine (11,860 feet high), in the heart of the Rockies, is called "The Matterhorn of America"? That fjords more beautiful than those of Norway indent the coastline of British Columbia, and this Inside Passage to Alaska has but two scenic rivals in the world?

### THE SPORTSMAN'S PARADISE

¶ For the hunter and fisherman there is sport par excellence in British Columbia. Big game roams vast forest reserves; moose, caribou, deer, bear, mountain sheep and goats. Game birds, too, are plentiful; grouse, pheasant, quail, duck, etc. On the coast you can try for salmon with the fly or trolling line; trout of many species are found in numerous lakes and streams.

### MANY THINGS TO DO

¶ You can enjoy your "eighteen holes" regularly on splendid golf courses. Many towns and every city boasts anywhere from one to eight clubs, with a welcome for visitors. You will find tennis, bowling, trapshooting, polo, bathing, canoeing, yachting or sailing, at the different points you may visit.

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## Books Received

Hasty comment, pertinent and impertinent

(Continued from Page 9)

*Young Men in Love* by Michael Arlen (Doran, Toronto, $2.50). This is a novel, and an attempt to surpass "The Green Hat." The principal characters make their appearance relatively late in the story. Finally it turns out to be about three or four men who are in love with three or four women, criss-cross instead of the conventional pairs, and ultimately they all get married but no one marries just whom he or she wants to. This is an interesting compromise between the happy and the unhappy ending.

*An Outline History of Art* by Joseph Pijoan (Musson, Toronto, 2 volumes, $36.50 the set). This work, covering over 1,500 pages, and including over 3,000 illustrations—many in color—deals briefly with every phase of art from the ancient rock paintings of the neolithic age onwards—sculpture, architecture, weaving of fabrics, metalwork, etc. The author is a Spaniard who is now a professor in a Californian University. This work was originally brought out in Spain a year or two ago, and has now been translated into English. It is authoritative in a way "outlines" seldom are, and not merely a superficial sketch for popular consumption. It is a set that should be in all of the larger public libraries, and particularly in university libraries. Painters, architects and teachers would find it useful.

*Sweepings* by Lester Cohen (McLean & Smithers, Toronto, $2.50). A first novel by an American author that is considered by many persons an achievement of great worth. Its popularity is shown by the fact that it is in its 7th edition since it was first published last September. The New York "Times" said: "Since Dreiser's 'The Titan' and 'The Financier' no book has been written which gives so well as 'Sweepings' a full-bodied picture of the ruthlessness of American business."

EAST AND WEST MEET IN VANCOUVER

Left to right (standing): Charles G. D. Roberts, first winner of the Lorne Pierce Gold Medal; Lorne Pierce, author of "A Book of Remembrance, a Memoir of Marjorie Pickthall"; Ernest P. Fewster, author of "My Garden Dreams". (Seated) Bliss Carman, author of "Low Tide on Grand Pré"; Annie Charlotte Dalton, author of "The Silent Zone" and A. M. Stephen, compiler of "The Voice of Canada."

*Photo by courtesy of George T. Wadds, Vancouver.*

*We All Live Through It* by Harold MacGrath (Gundy, Toronto, $2). A story of love, adventure and—of course—money. It concerns a young man with nothing to live for, and a will by which he may inherit a half million. Why not five million? Yes, why not? It's just as cheap to put in that extra 4 and make a good story of it.

*Science and Poetry* by I. A. Richards (W. W. Norton Co., 70 Fifth Avenue, New York, $1). This little book, No. 2 of "The New Science Series," is the first book to reach me from the new publishing house of Norton, and it is an interesting, thought provoking book for the literary. It might be for others too, if they could be induced to read it, which is quite unlikely with a title like that. It deals with the change in man's outlook made by contemporary scientific knowledge, and the function of poetry, in a way not unlike that of Mr. Neihardt in "Poetic Values," though there are surface differences. The keen criticism of the fundamentals of the poetry of de la Mare, Yeats and Hardy is, I believe, sound, though contrary to all academic pronouncements.

*Sketches of Olden Days in Northern Ireland* by Rev. Canon Ford (McCaw, Stevenson & Orr, Ltd., Belfast, Ireland, $1). Second and enlarged edition of a fairly well written, but very cheaply printed and bound, book whose content is adequately described in its title. There is a great deal of historical matter, and the work is illustrated.

*A Handful of Nuts* by the late Samuel Morris (H. R. Allenson, Ltd., Racquet Court, Fleet Street, London, E.C., England, 75c). Twenty-seven talks to boys and girls by a prominent writer and Baptist preacher of New Zealand. This volume of juvenile sermonettes is recommended to ministers who follow the delightful practice of preaching for five minutes to the children before the regular sermon.

*Storm of the Old Frontier* by Marshall B. Hall (Henry Altemus & Co., Philadelphia, about 50c I should imagine). This is evidently a reprint of a book of adventure for boys. The scene is the western States of the U. S. A. in the last century, about the time of the gold rush. I think there are enough fights and surprises and Indians in it to suit a boy.

*Bill—The Sheik* by A. M. Williamson (Doran, Toronto, $2). Mrs. Williamson is still writing motor romances, in the wake of "The Lightning Conductor" and this time it is the case of a lady named Smith who travelled to Africa to find love in the desert. The substance of the book is the enforced contrast of contemporary American civilization and that of the tribes of the Sahara. It is an easily read tale.

*The Immortal Marriage* by Gertrude Atherton (McLean & Smithers, Toronto, $2.50). Mrs. Atherton presents a novel of the love story of Pericles and Aspasia, in which one may get a clear picture of the life and social customs of ancient Athens. It is a very modern ancient story, since the Athenian mind was then stirred by some of the problems now again uppermost. It is not as amusing as "Helen of Troy" by John Erskine.

*Dumps* by Albert Payson Terhune (Musson, Toronto, $2.50). From a mechanical standpoint this is one of the most beautiful small books yet printed at a low price. It contains five short essays by the great dog lover on dogs and other things. I particularly recommend the title essay to all newspaper men and free lance professional writers, as well as those who are toying with the idea of going into writing as a business.

*Russian Tales*. Translated by Alfred ... (Blackie, London, $1). Seven short stories by Tolstoy, Ertel, Kuprin, Fedin and others. The advantage is that these are not the stock stories appearing in every other collection of Russian tales.

*Small Houses* of the late 18th and early 19th Centuries by the Department of Architecture, University of Toronto. Illustrated with photographs, plans and drawings of details. This is the first volume of a series to be prepared on Ontario architecture, and is prefaced by an article by E. R. Arthur, A.R.I.B.A. It will be of interest to builders and architects. Some of the illustrations are very well reproduced and framed. They would make excellent bed-room decorations.

*The Was-Curious Faun* by Caesar Finn (The Author, 114 Continental Life Bldg., Toronto, $1.50). A lovely and finely imaginative short fairy story for children has been written by the young Toronto musician, Caesar Finn. It is exceptionally dainty and quite original. It is printed in large type on large pages of superfine paper, and the cover design is chastely artistic. The edition is limited to 200 copies numbered and autographed, of which about 30 have been sold. It is a very short story to be published all by itself, but it abundantly proves Mr. Finn's ability to compose delightful fantasies.

*A Fiddle For Eighteen Pence* by Sybil Eyall (Doran, Toronto, $2). A gay, pretty, merry little story about a girl who was a wage slave in a London office, made a bad mistake and was discharged, which opened the road for travels and adventures in France. In idea it is not unlike something Wm. J. Locke might have thought up, but in style it is more direct and realistic.

*Handbook to Nelson's Pictures of Canadian History* by J. E. Wetherell and Charles W. Jefferys (Nelson, Toronto, Illustrated, 75c). Here we have twelve short stories from Canadian history to go with the twelve Nelson pictures, of which we reproduced "Champlain Discovers Georgian Bay" last fall and "La Verendrye" two or three weeks ago. Of course those who get the pictures will wish to capitalize their teaching value, and this book gives the necessary explanations. It is possible, however, to use it as a reader, because it is complete in itself, having a full set of the pictures in miniature and uncolored.

*The Marionette* by Edwin Muir (Viking Press, New York, $1.75). This is the first piece of fiction from the pen of the young English critic, and it is decidedly original. It is a novelette about a little boy called Hans, who lived in the Alps, and had a most unusual mentality. He was thought to be feeble-minded, but he seems merely to have been leading a very wonderful dream-life, in which a beautiful doll figures prominently.

*Swinburne's Collected Poetical Works* (Musson, Toronto, 2 vols., cloth boxed, $5). A very satisfactory edition of Swinburne. If it is not complete, it must be nearly so, because there are here 2,200 pages of verse, including, I think, everything any sane person would wish preserved. Thin paper has been used, and the poems printed one column to the page, which makes easy reading, and the books are not too bulky for comfort. It is an excellent library edition, and would make an appropriate graduation present for university or even high school students with a bent for literature.

*Fairways of Golf* by Alex Mitchell (Musson, Toronto, with 150 half-tone illustrations from photographs, besides diagrams, $2.50). Every phase of every golfing bad habit is discussed, clearly and briefly. The pictures tell a great deal of the story. This is the time of year that golfers are resolving to improve their game for the season, and they will be glad of Mr. Mitchell's expert advice. He says: "It has been written in response to appeals made to me for many years by golfers in all parts of the world." (He drove for modesty and sliced badly, but no matter.)

*Ask Me Another—Series 2* by Justin Spafford and Julian Esty (Viking Press, New York, $1.60). The current parlor sport of asking innumerable questions that used to cause children to be rated as nuisances, is now enriched by another quiz book. It will appeal to people who collect the most diverse information, ranging from the number and names of Charlie Chaplin's wives to astronomy and classical music. Contains 70 quizzes of 50 questions each and one of 72 questions. Don't be afraid of them, ladies and gentlemen, you don't need to know much to be able to answer a good proportion of them.

*Elbert Hubbard's Scrap Book* (Printed by the Roycrofters at East Aurora, and sold by The Musson Book Company, Toronto, at various prices; the buckram at $3.50 is very handsome, but it may be had in cloth at $2.00, and in more expensive bindings up to $10). This is an anthology of quotations collected by Hubbard for his own use. The publication of it was an inspiration. Usually another person's scrap book is a bore. Hubbard's is choice. It is filled with excerpts from the best literature that one had missed or forgotten. I think it is Elbert Hubbard's greatest book.

*Two Rivers Meet* by Frank L. Packard (Doran, Toronto, $2). The title is explanatory, and we know the type of story Mr. Packard writes. This thriller is about two finns, and a mysterious cypher and some Chinese, and a white man, and of course a white girl, all mixed up together in the islands of the south China seas. It is very exciting—especially where the girl is captured by the Chinese. It will doubtless soon be seen in the movies, and will make a good picture.

*Modern Masters of Etching* by F. L. Griggs (Musson, Toronto, $2). This is the first volume I have had of the "Modern Masters of Etching" series. It is different from the ordinary book. It is 9½ inches high by 12¼ inches wide, and consists of a ten page introduction dealing with the artist and his work in an illuminating manner, and this article is followed by 12 fine plates, which are reproductions of representative etchings made by F. L. Griggs, A.R.A., R.E. Books on art are getting very popular, and this series is specially good. To those who have nothing very good in the way of pictures on their walls, I suggest that some of these might be detached from the book

**BOOK SERVICE**

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As your thoughts search the years, a crisis here, a sacrifice there flash upon memory's screen and fade out. But—the struggle won—your home *was* worth the making, because life centres round it.

Who would not rather see smoke from his own chimney than firg on another's hearth?

*Your home IS worth safe-guarding*

To the man who is attentive—considerate—proud of his wife and family—to the man who considers himself a good husband and father, surely a happy home is worth the guarding.

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## Coming Events

TO SEE the actual work of rushing a flight of naval seaplanes off to the scene of action, and to watch them sending their deadly bombs down on the hordes of natives besieging a hard pressed British regiment in a fortress on a rugged hillside is one of the stirring features of the film, "The Flag Lieutenant," produced by the British firm, Astra-National, with full co-operation of the Navy. This episode in the picture is a sight worth seeing in itself. And it's all done with that essentially British sang-froid.

This picture is now in its second big week at the ever-popular Regent Theatre. The management, knowing of the great demand for good English photoplays, have adopted the continuous show policy, at popular prices, as they feel every theatre-goer will want to see this new class of entertainment. As added attractions one will find an all-English news reel, an all-Canadian novelty reel, and the Regent symphony orchestra. All at popular prices.

* * *

A MUSICAL revue of the proportions of the seventh edition of George White's Scandals, which will be seen at the Royal Alexandra, week of May 23rd, could never be produced by the mere jumbling together of a series of haphazard sketches and the concocting of hurried score of song and dance tunes. A huge musical spectacle of this type now-a-days must have continuity and reason as well as bright and polished comedy, sparkling music, and what not. According to reports from other cities where the seventh edition has been seen, the new George White revue is carefully-planned, brilliantly-written, and beautifully produced entertainment of the ultra-modern type. The comedy scenes, by William K. Wells and George White himself, one hears, have been cunningly and adroitly staged, with an eye to briefness, rapidity of action and novelty. The music by Ray Henderson, and the lyric by Messrs. DeSylva and Brown are, it seems, all welded together in an ingenious manner, with no extraneous matter, no padding of scenes or temporizing visible. Scene follows scene in a breath-taking pace; the cast chosen for the present tour apparently does full justice to the sophisticated material provided, and the costumers and scene designers have, it would seem, outdone themselves, the resultant note being a sage yet alluring performance. It is understood the new edition of the Scandals has proven an extraordinary box office attraction on tour as well as in New York, and if such is the case it must be set down that high merit and expert showmanship prevail in the present production, and that the public has been given an entertainment of distinction and beauty.

## Note and Comment

CLEMENS KRAUSS, conductor and director of the municipal opera at Frankfurt-am-Main, will go to New York as guest conductor of the New York Symphony Orchestra in the latter part of next season, it was announced by Harry Harkness Flagler at the annual meeting of the Symphony Society. Official confirmation of Krauss' leave of absence for this purpose, Mr. Flagler said, is awaiting the return of the Mayor of Frankfurt.

Mr. Krauss will conduct the Symphony during March, following Fritz Busch, Ossip Gabrilowitsch and Walter Damrosch in the season's conductorial list. He is, according to Mr. Damrosch, one of the outstanding younger German conductors.

Mr. Krauss is also conductor of the Frankfurt Museum Symphony Society, and has been conductor of the Vienna Philharmonic, with which he still appears occasionally as guest. He has directed Wagner festivals in Vienna, Frankfurt and Salzburg.

What remains to be announced about the conductorship of the resident and regularly visiting orchestras in 1927-'28 is the identity of the guest appearing with the Philharmonic for a short time between the terms of Messrs. Mengelberg and Toscanini, and what conductor or conductors will lead the Philadelphia Orchestra during Mr. Stokowski's year of absence.

* * *

ON THURSDAY evening, May 5th, Convocation Hall was well filled on the occasion of the closing concert of the Conservatory Orchestra. A fine body of young string players, to which were added a number of professionals in the wind sections, had prepared an excellent programme under the direction of Dr. Luigi von Kunits, and the results reflected abundant credit upon all concerned. The programme included two symphonies — Haydn's "Surprise" and Mozart's G minor, while an unusual feature was the performance of Handel's first concerto for organ and orchestra, the solo part being skilfully handled by Reginald Godden, a pupil of Dr. Healy Willan. Edith Champion, a pupil of Mr. Carl Hunter, sang the aria "Abscheulicher" from Beethoven's "Fidelio" with fine tone and striking declamatory power, the orchestra accompanying. The results of Dr. Von Kunits' careful training were visible in the neat work of the strings; in spite of an occasional tendency to hurry, not unusual in young players, they followed his beat with remarkable precision, and showed no little spirit in the livelier movements of the symphonies.

* * *

"RESURRECTION," Leo Tolstoy's classic novel,—one of the greatest classics of literature, written by Tolstoy in the years from 1894 to 1898 at Yasnaya Poliana, Russia, has been transposed to the screen with the beautiful Dolores del Rio as Katusha Maslova.

"Resurrection" will have its Canadian premiere at the Uptown theatre commencing Saturday afternoon.

Count Ilya Tolstoy, son of the great Russian Realist, assisted Edwin Carewe on the adaptation of "Resurrection," and also aided in the cutting of the film, titling and giving the properly authentic Russian atmosphere and Tolstoy touches throughout the making of this tremendous work. Count Tolstoy is sixty-one years old and portrays his father in a special prologue to the film proper.

There will be no advance in prices at the Uptown during the showing of "Resurrection."


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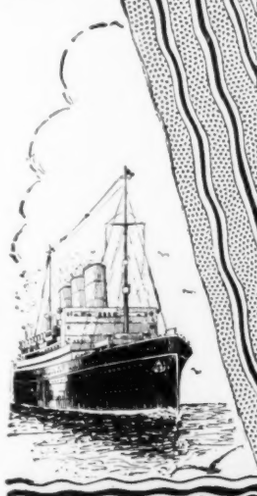

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## Folksong and Handicraft

### Announcement of the Unique Festival To be Held at Quebec, May 20th to 22nd

IN ORDER to emphasize the close association between folksong and handicraft in the Province of Quebec, arrangements have been made to hold a Folksong and Handicraft Festival at the Chateau Frontenac, Quebec, May 20th to 22nd, under the auspices of the National Museum of Canada, which is co-operating with the Canadian Pacific Railway in organizing this Festival on a very comprehensive scale. A number of skilled weavers and spinners from the country districts will demonstrate the complete process of making the flax into thread and spinning or weaving homespun clothes, catalognes, hook-rugs, etc. The ancient method of making the colored sashes, or *ceintures fléchées*, as practised at L'Assomption, will also be demonstrated. All such work is done to the accompaniment of folksong, and the workers engaged are either accomplished singers themselves or are accompanied by such singers. They include Madame Leblond and daughters, of Ste. Famille; Madame Plante, of St. Pierre; Madame Napoleon Lachance, of St. Pierre; Madame F. X. Cimon and daughters, of Baie St. Paul; Madame Jeanne Bouchard, of Eboulements; and Madame Napoleon Lord, of Ste. Marie Salomé. Two famous fishermen singers are coming all the way from Ste. Anne des Monts, Gaspé, namely, Francois Saint-Laurent and Joseph Ouellette. These will sing as they mend their sails and nets. Two well-known singers particularly familiar with the songs of the canoemen and the shanties are Vincent Ferrier de Repentigny, of Montreal, and Phileas Bedard, of Napierville.

The children's rounds or "rondes enfantines" are very characteristic of the Province of Quebec, and a group of these will be organized by Madame Duquet, of Quebec, assisted by twelve little ones. An interesting feature of this festival will be the series of concerts in which demonstrations will be given of the use of this folksong music for the concert platform. Among the artists who have promised to give such demonstrations are:

Rodolphe Plamondon, tenor, for many years associated with the Paris Opera, who has sung at recitals before most of the crowned heads of Europe. M. Plamondon has made a special study of the vocal music of the sixteenth, seventeenth and eighteenth centuries, including folksong, and has been associated in Europe with musicians such as Saint-Saens and Vincent d'Indy in this work. A Montrealer by birth, he has achieved phenomenal success in the most critical musical centres of London, Paris, Vienna, Munich and Monte Carlo.

J. Campbell McInnes, now of Toronto, has sung as principal baritone at the chief musical festivals in England, and has been principal soloist with the Philadelphia, Chicago and Cleveland Orchestras. The Manchester "Guardian" of England, hailed his as "our best singer," and William Shakespeare, the famous teacher, described him as a "Master Singer." Mr. McInnes has specialized on the study of folksong, French as well as British.

Madame Jeanne Dusseau, soprano of the Chicago Opera Association, created the role of Ninetta in the world premiere of Prokofieff's Opera "The Love for the Three Oranges." She is an ardent lover and brilliant interpreter of folksong in many languages.

Mlle. Juliette Gaultier De La Verendrye studied at Florence under Vincenzo Lombardi, the teacher of Caruso, and sang in the Boston Opera before devoting herself to the study of folksong. She has learned the Eskimo language to sing Eskimo songs and several Indian dialects of the Pacific Coast to sing the songs of the Nootka, Carrier and Kootenay Indians. Herself a direct descendant of the explorer, Pierre Gaultier de la Verendrye, she is doing pioneer work in the domain of folksong.

Charles Marchand, well-known *chansonnier* of Montreal, who has toured both Canada and the United States, interpreting the songs of his native country in both French and English. He will be accompanied by his Bytown Troubadours, Messrs. Boucher, Champagne and Belleau.

Dr. Ernest MacMillan, director of the Toronto Conservatory of Music, Dr. Healey Willan, a distinguished Canadian composer, also connected with the Toronto Conservatory, Oscar O'Brien of Montreal, and others have composed harmonizations of melodies and arrangements for strings specially for this Festival, which will be sung and played at the Chateau. The Hart House String Quartet, a national Canadian institution established by the Hon. Vincent Massey, Canadian Minister at Washington, will be present to interpret this music. Geza de Kresz, the first violin of this quartet, was formerly Court violinist, leading his own quartet, at Bucharest, to the late Carmen Sylva. Like Boris Hambourg, the cellist, he studied under Eugene Ysaye. Supporting them are two finished artists, Harry Adaskin, second violin, and Milton Blackstone, viola. This quartet gave 74 concerts in Canada last year and has just returned from successful concerts in the United States.

## A Military Tournament

### The Annual Event of the Toronto Garrison

Started by officers of the Toronto garrison, with the idea of improving the physical training, the smartness and efficiency of men in the various local military units, the military tournament which opens on the evening of May 18 in the Coliseum, has grown into a large and widely popular affair. This year some twenty-three units are taking part in the programme, and seat reservations have been made by people in Montreal, Ottawa, London, Hamilton, Kingston, St. Catharines and elsewhere.

Among the highly trained and smart corps coming in early next week to rehearse for the event are a detachment, with band, of the Royal Canadian Regiment, of London, Ont., the Gentlemen Cadets of the Royal Military College, Kingston, and the Royal Canadian Horse Artillery, also of Kingston. This latter unit is one of the oldest in the permanent militia of Canada, and enjoys a far-flung reputation for skill in fast work with horses and field guns.

In fact those who like thrills are promised one when these expert artillery men go into action. They ride at the gallop, with field guns following, and their evolutions, among short posts for markers, are made to form the figure 8. So accurate is their measurement of distance that only a couple inches on either side of the wheels is allowed for the free passage of their guns. To avoid touching the posts when going at such speed is the aim of every rider and rarely do the guns come in contact with the boundaries. It is said to take months of training to perfect their movements.

The tournament is to be formally opened by His Honor Lieut.-Governor W. D. Ross, next Wednesday evening. On the second night Premier Ferguson will be the chief guest of honor. On the third— Friday night, May 20, Viscount Willingdon, Governor General of Canada, and party are expected to occupy the vice-regal box, and on Saturday night, Colonel the Hon. J. L. Ralston, Minister of National Defence, and staff officers are to be present from Ottawa.

An interesting feature of the tournament will be the Saturday afternoon performance arranged particularly for the pleasure and entertainment of young people. In addition to other events at this matinee, there will be displays, such as physical and gymnastic achievements, vaulting rides etc., by splendidly trained young men from the Royal Military College, Upper Canada, Ridley and Trinity colleges, Appleby Boys' School, Oakville, and from two or three Toronto collegiates. Jumping competitions will also be held for boys and girls in the junior division of the Toronto Hunt, Eglington, and the cadets of the Mississauga Horse.

### CANADA IS A NATION

Canada is a nation, some day in the near future she will be a great nation, and it is within the range of possibilities that she will be the greatest unit of the British Empire. It is a wonderful country, a country of unlimited resources and magnificent possibilities. As a nation she celebrates her sixtieth anniversary this year. What better way for you to celebrate it than by taking a trip "Across Canada and Back," and seeing for yourself the reason for this optimism about the future. Prof. Laird, of Macdonald College, Que., has arranged with the Canadian Pacific Railway for a special train of sleeping cars to leave Toronto on July 25th, cross the continent and get back to Toronto on August 15th, and in that space of 21 days to see all the principal cities, and the noted beauty spots of the West. After Winnipeg, Regina, Calgary, and the principal cities of the prairies, there is the magnificence of the Rockies, and those famous beauty spots, Banff, Lake Louise, Emerald Lake, and the Yoho Valley. Then there are two wonderful motor drives, from Banff to Windermere 104 miles, and from Field to Lake Louise 40 miles. The Kootenay, and Okanagan Valley fruit country in which is located Penticton will be visited, and Vancouver and Victoria, those rapidly growing Pacific Coast cities will delight everyone.

An illustrated booklet descriptive of the tour is now ready, and can be had on application to W. Fulton, District Passenger Agent, Canadian Pacific Railway Agent, Canadian Pacific Railway, Toronto, or to Prof. Sinclair Laird, Macdonald College P.O., Que.

In the next forty or fifty years I am sure that the centre of the Empire's wealth will shift from the North Sea to Canada and Australia. —*Sir Hugh Denison.*

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WATER COLOR PORTRAIT OF LORD BALFOUR
The above picture by Charles Sims, R.W.S., R.A., attracted a great deal of attention at the recent exhibition of the Royal Society of British Painters and was especially admired by King George and Queen Mary.

### A Memorable Night

ONE of the last of London's famous music halls to withstand the encroachment of the movies has at last fallen a victim to the change in public taste. This is the Empire Theatre in Leicester Square. A super cinema on the lines of the Capitol of New York is to be erected on the site. The last night of the Empire on January 22nd was one of the most memorable in the history of Theatreland. Applications for tickets were mostly from men of middle age who remember the days when the Empire was the glory of the "young bloods," not of London alone, but of the provinces, and of visitors from overseas. It was the home of the ballets beloved of mid-Victorian taste. If salaries of music-hall stars were not so colossal in those days as they are to-day, huge sums were spent on the production of the famous ballets —£10,000 was quite an average price for one of these spectacles. But the outstanding feature of the old Empire was its promenades with their cosmopolitan crowds. These were made the special target of Mrs. Ormiston Chant when she started the purity crusade in the 'nineties to cleanse the music-halls of London. Ridicule was poured out on the head of Mrs. Ormiston Chant, but she survived even that biting phrase, "Prudes on the Prowl," invented specially to crush her. In the end the London County Council did abolish the promenades. A feature of the Empire's last night was the sale by auction, at the close of the performance, of the scenery, equipment and costumes, souvenirs of a music-hall in which celebrities so varied in their attraction as Sims Reeves, Dan Leno, Yvette Guilbert, Herbert Campbell, Adeline Genee, Arthur Roberts, and Cinquevalli have appeared.

### Treasures of the Deep

ACCORDING to some scientists and evolutionists, men first originated in the ocean ooze, from which he emerged aeons ago in the form of a weird amphibian provided with flippers and feet. Since then he has developed and progressed to such an extent that he is beginning to fear that the earth cannot support him with the food that he requires. So he is turning once more to the sea which cast him forth. His experts are spying out the ocean floor, just as Joshua spied out the Promised Land, in the hope of discovering how he may avail himself of the vegetable and animal life with which the Seven Seas are known to abound. Sir John Murray, the eminent oceanographer, has stated that the animal and plant resources of the ocean more than exceed those of the land. When we consider that five-sevenths of the earth's surface is covered with water that is not to be wondered at. Professor Chrystal has calculated that the area of the earth considered as a sphere, is 195,940,700 square miles, of which the land surface is 35,696,700 square miles, while the water surface is 141,244,000 square miles. Furthermore we have to realize that whereas on land all farming is confined to one surface, in the depths of the ocean we have potential supplies piled one on top of the other from a bed of five or six hundred fathoms down to the shallowest creek that holds a growth of cockles. Dr. Allen, a Plymouth authority, once said that a litre of sea water which he examined contained approximately one million plants and animals.

Spade your garden early, when the worms won't be such a temptation.—*Rochester Times-Union.*

It is a mistake to make light of China's revolution. Any proof-reader can testify to its atrocities.—*Dallas News.*

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# MARTIN-SENOUR
## 100% PURE Paint & Varnishes

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SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, MAY 14, 1927

# WAGING WAR ON WESTERN DESPOILERS OF THE UNWARY

**Edmonton Criminal Court Gives Fine and Jail Term on Suspended Sentence to J. L. Mercer, the Promoter of Shaky Oil Companies Whose Operations Were Unmasked Four Months Ago by Saturday Night's Western Representaive—Evidence Shows Tissue of Bare-Faced Lies Used by Agents to Induce Hard-working Farmers to Invest Their Savings of Years—Facts Throw Strong Light on High Pressure Activities of Man Who Took Action Against Saturday Night for Its Attack on His Disgraceful Methods of Financing—Needed Action Taken by Alberta's Attorney-General**

*By Wellington Jeffers, Financial Editor of Saturday Night.*

EARLY in January SATURDAY NIGHT published an article by Mr. F. C. Pickwell, its Western representative, entitled, "How Albertans Are Being Bilked". This amazing story of high pressure stock salesmanship, and of loose financing in connection with Alberta Refineries, Ltd., Refineries Distributors, Ltd., and the John L. Mercer Company, Ltd., was published by SATURDAY NIGHT in accordance with its tradition of fighting predatory finance of all descriptions, and with the object of stopping as quickly as possible the drain on the pockets of industrious Westerners who were not very well versed in the ways of promoters of shaky Companies. Actions for damages were taken against SATURDAY NIGHT and against Mr. Pickwell; and the effrontery of Mr. J. L. Mercer, President of the three Companies named, in taking this course is very evident when one considers the sentence passed on him, as reported last week, in the Edmonton Criminal Court by Judge Crawford, of a fine of $1,000 and a suspended sentence of two years in jail in connection with only one of the charges brought against him, that of *having received from Gottlieb Klotz of Salvador, Sask., through Louis H. Myers, stock salesman, the sum of $1,500 and having fraudulently converted this money to his own use instead of paying it to Refineries Distributors Ltd.* Frank Lesley of the Alberta Provincial Police, who made the arrest in Edmonton on this charge, stated that he had taken his prisoner to the Provincial Police Guard Room and there had read to him fifteen other charges.

SATURDAY NIGHT has not before it a copy of the evidence in the Criminal Court but the evidence given in the Edmonton Police Court before Police Magistrate Primrose on this same charge, is of such a nature that it will bear careful consideration from all who are interested in devising methods to protect the trusting and unwary from those who would prey on them. It is a sad reflection on our law-makers at Ottawa that much of the money lost in this flotation would have been saved if the Dominion Government had not been too promiscuous in granting charters to Western Companies which could not get incorporation on as easy a basis from the Provincial Governments.

Put briefly, the case of Gottlieb Klotz, a German farmer near Luseland, is as follows: He was induced within six weeks to put $8,000 into Refineries Distributors, Ltd., thinking he was investing in the stock of Alberta Refineries, Ltd., and he did this because he was given the most glowing accounts of the money it was making. The salesmen, instructed on their own accounts so to do by Mr. Mercer, told Klotz the Company would pay 8 per cent. guaranteed by the Government, on the preference stock, and he put in the savings of twenty years. He was not even given Treasury stock, so that not a cent of the money helped the Company towards success, and the office price of the stock he paid $10 a share for was $3. He thought his money was going to be used for the purposes of the Company. This is only one case among many, and the excerpts from the evidence which follow do not indicate a situation which is at all unusual. It is going on all the time, and it is high time Governments plucked up sufficient courage to grapple with the situation. It is hoped that the next Inter-Provincial Conference will bear good fruit in this way.

Mr. J. J. Frawley appeared for the Crown in this case and Mr. A. B. Macdonald for the Defence.

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FRANK I. MOORE, bookkeeper for the J. L. Mercer Co., Ltd., said that *the agents were being paid fifty per cent. commission for selling stock owned by J. L. Mercer Co., Ltd., in the Refineries Distributors, Ltd.* The Alberta Refineries, Ltd., is the manufacturing Company, Refineries Distributors, Ltd., the marketing Company and J. L. Mercer Co., Ltd., was solely concerned with the stock end of it. Refineries Distributors, Ltd., was to get five cents a gallon for marketing the product of the manufacturing Company. The capital stock of J. L. Mercer Co., Ltd., was $20,000 of which $11,500 was subscribed and paid for. Alberta Refineries capital was $165,000, fifteen thousand preferred shares at $10 and 15,000 common shares at $1. About $157,000 of that was subscribed and paid for, including the 15,000 common shares given for promotion. The Refineries Distributors, Ltd., capital was one million, $900,000 worth of $10 par value preferred shares, and $100,000 of common stock. There was $86,000 subscribed for in that Company besides what was given to the promoters. Mr. J. L. Mercer was President of all three Companies. The remuneration of the J. L. Mercer Company for selling stock of these two Companies was 35 per cent. in stock of the Refineries Distributors, and 25 per cent. in the Alberta Refineries.

Q. And there has been a lot of money subscribed since November of last year that never reached the treasury of either Company?

No Answer.

Under further questioning witness told of many instances when money due from agents on stock sold was not turned in, and the office corrected matters by issuing J. L. Mercer Company stock to those who bought as the issuing of Treasury stock would have placed them in debt to the Refineries Distributors. He had done this on instructions from Mr. J. L. Mercer. Sales of promotion stock did not always go through the books, and therefore they did not give a complete picture of the situation.

William Stewart Johnstone, chartered accountant, shown a balance sheet of Refineries Distributors, Ltd., for the year ending January 31, 1927, said that at the time shown *the money received by Refineries Distributors, Ltd., for sale of its stock, before deducting commission for the sale of its stock was $76,756.66. The Company actually received into its Treasury $46,000. J. L. Mercer & Company's share for selling $76,000 was $35,000. In addition, all of the available common stock of Refineries Distributors, Ltd., was allotted to J. L. Mercer Co., Ltd., and 10,000 shares preferred.* Refineries Distributors needed more working capital, and the obvious way to get it would be to sell more Treasury shares. The selling of J. L. Mercer stock would not help them.

William Trimble, secretary-treasurer of Refineries Distributors, Ltd., stated that an agreement existed for the sale of stock of his Company by the A. H. Anderson Syndicate on a 35 per cent. commission. These arrangements, and the arrangements by which the A. H. Anderson Syndicate became John L. Mercer Company, Ltd., were before he joined the Company. Mr. Mercer was also President of Refineries Distributors, Ltd., which was the exclusive marketing agent of Alberta Refineries Ltd. The agreement made with the A. H. Anderson Syndicate arranged for the turning over by the Syndicate of its agreement with Alberta Refineries, Ltd., for the sole agency of products in return for 110,000 shares of Refineries Distributors, Ltd., made up of 10,000 shares of $10 par value 8 per cent. non-cumulative preference shares and 100,000 common shares of $1 par value. Asked if any shares had been alloted to Gottlieb Klotz, he replied in the negative. In selling the preference stock, the fiscal agency had added a bonus of one share common stock from its own holdings to each share of preference sold. The total capital stock of Refineries Distributors, Ltd., was $1,000,000, the Preference stock being $900,000 of which $100,000 was given to A. H. Anderson Syndicate. *There was therefore $800,000 of the preference stock in the Treasury which could have been sold by the Syndicate at a commission of 35 per cent.*

Mr. J. J. Frawley, who was acting for the Crown, explained to the Court that in examining this and other witnesses he was trying to establish that John L. Mercer received applications for stock, knowing them to be applications for unallotted stock (that is, Treasury stock) of the Company, "and that the Company without notice openly and wilfully supplied stock to these applicants out of stock which had already been allotted for moneys received, to Robert McDonald (a Director of the John L. Mercer Company, Ltd., and of Refineries Distributors, Ltd.) or some of his other associates. *Gottlieb Klotz was applying for stock; he was not applying for Mr. Mercer's stock or McDonald's stock, but applying for stock in the Company in the understanding that his money was going into the Company and not into the pockets of Mercer or Robert McDonald.*

***

THERE was a curious transaction in connection with the purchase of shares by Gottlieb Klotz which deserves some attention. The two salesmen, Myers and Thomas, feeling that others in the office were getting larger commissions than themselves determined to find out. Therefore they did not turn in the last $4,500 which they had received from Klotz for stock in the Alberta Refineries (as Klotz understood it) but went to Mercer and told him they knew a man who was willing to pay $2,500 for $5,000 worth of stock. Eventually he agreed to this, and they brought a painter named Mason who, on an understood agreement with the two salesmen, offered to give $2,500 for the $5,000 worth of stock. He signed an application, but the stock was issued to Klotz as the two salesmen, having proved their point, told Mercer of their ruse. They also claimed and collected $800 out of the $2,500 turned over for commission, and Mercer took another $300 on some car claim which he considered he had against the salesmen, thus netting J. L. Mercer Co., Ltd. only $1,500 out of the $5,000 par value which had been asked from the general public by the agents. Mr. Frawley tried to show that John L. Mercer knew that the application of Mason's was a dummy transaction entirely, that Mason was only obliging Myers and Thomas, and that he was really making application for Gottlieb Klotz, who wanted Treasury shares.

Gwendoline Burke, clerk and stenographer to Mr. Mercer, said that any applications she received she usually issued treasury stock for, unless she was authorized to do otherwise. In the Mason deal she was definitely instructed to do otherwise by Mercer. She had often issued stock out of Mercer's personal holdings or Robert McDonald's.

Anthony Mason, painter, told about signing an application to oblige Louis Myers for five hundred shares in Refineries Distributors, Ltd., at $10 each. Mr. Mercer had said this was on the wrong form and wrote out another application which he signed. He had paid no money for it. He understood Mr. Mercer was getting $2,500 for it. The transfer took place next morning. He was buying for the salesmen who did not want to appear in it. He was doing it because the salesmen wanted to find out if Mercer would give a fifty per cent. commission. He did get it at half price.

Frank I. Moore, bookkeeper for J. L. Mercer Company, Ltd., told of receiving a notation that there would be $921 worth of J. L. Mercer Company stock in the Refineries Distributors, Ltd., issued to satisfy the transaction described above to the extent of 307 shares.

Mr. Frawley—*"That would mean that the J. L. Mercer Co., Ltd., were paid $3 a share because I find that 307 shares went to Anthony Mason out of Certificate No. 21 standing in the name of J. L. Mercer Co., Ltd."* Ans. Yes.

Q. Why is $1,500 stricken out and $921 put in the cash book? Ans. I cannot remember.

Q. This means that three dollars a share represented the office value for the shares? Ans. Yes.

Q. That is, three dollars a share for shares that were selling to the public at $10 a share. Ans. Yes.

Q. There was a lot of stock being sold in your office from November 1st last, the proceeds of which sales never reached the Refineries Distributors, Ltd. Ans. If it was the John L. Mercer stock sold, no.

Robert McDonald, director, said that he became a director in June after the separation of Anderson and Mercer, and was also a director of the John L. Mercer Co., Ltd., entering it after he became connected with Refineries Distributors, Ltd. He stated that a cancelled certificate shown him for 195 preference shares issued to him on October 1st, 1925, had been turned over to him by Mr. Mercer to secure him against a note which he had signed in the Bank. He had paid cash for all his stock, or its equivalent, except for this 195 shares. He had later "released" this back to Mr. Mercer again. He had not got any of the money which Mason paid over. As he had signed it in blank when turning it back he had not known of the Mason deal at all. When he became a director of Refineries Distributors, Ltd. on July 12th, he was also a director of Alberta Refineries, Ltd. His investment in both Companies was about $10,000. The Imperial Bank had loaned $10,000 to the Alberta Refineries, Ltd., and the guarantee of Messrs. Bremner, Stewart, Mercer and himself had been given. He had a mortgage on September 28th on the property of the Alberta Refineries, Ltd., to secure him and he got his collateral stock on October 7th. It did not matter to him whether he was getting Treasury stock or Mercer's stock.

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GOTTLIEB KLOTZ, Salvador, Sask., a farmer, told of applying for 400 shares of stock on December 3rd, 1926, as a result of a visit from Mr. L. H. Myers and Mr. John Thomas, stock salesmen. They said they were representing Alberta Refineries, Ltd., and they never explained that there were two Companies.

**"They said it was a farmer's co-operative and that the Refinery was a sixty-five thousand dollar plant, built and paid for, and operating since the previous March. They said that the Company had 36 stations and tanks throughout the Province of Alberta and 15 filling stations in the city of Edmonton. They said that the shares were a mortgage on the Refinery. They said the Government would guarantee 8 per cent. interest on the investment for two years and that was to go on preferred shares—anything over and above would go as dividend on the common shares. They said the Company had earned and paid 140 per cent. in dividends up to that time. On a previous visit of Thomas I invested $1,200, $1,000 for myself and $100 each for the two boys. I paid altogether $8,000 in six weeks."**

**Mr. Frawley.—Did Myers and Thomas at this time tell you they were selling you John L. Mercer's personal stock? Ans. No, they didn't.**

**Q. What did they tell you with respect to the investing of your money? Ans. They were going to build tanks with what money they were raising now throughout Saskatchewan and increase the capacity of the Refinery .....They said they would deliver gasoline right to the shareholder for 26 cents a gallon, cheaper than the outsider would be able to buy it."**

In January witness said that he had gone to Edmonton to see Mr. Mercer, that he had been taken out to see the plant, and on the way back Mr. Mercer had shown him two tanks, saying they had bought them from the Alberta Refineries, Ltd.

"That is the first time I learned they were two Companies," said Mr. Klotz. "I asked him where my money was, and he said, in the bank. I thought he meant the Company's bank."

Q. "Why did you go to see Mr. Mercer?" Ans. "I heard about an ad. being in some Toronto paper showing that it was a steal. Two days after that I came up here to find out."

Cross-examined, Mr. Klotz explained that he could not read. He could make out some words and sign his name, but he did not know that he was buying Refineries Distributors, Ltd. He thought he was getting Alberta Refineries, Ltd. stock. *The price of gasoline at the time he was told he would get it for 26 cents a gallon was 33½ cents. His complaint was that the salesmen said that if things were not as represented he could get his money back. He had come up entirely because of an article in* SATURDAY NIGHT *to try to get his money back.*

To Mr. Frawley witness stated that Mr. Mercer had answered his request for the return of his money by saying that he could not do it himself, and that he would have to call a meeting of directors.

***

JOHN JAMES ZUBICK, proprietor of the Luseland Dispatch, told of coming to Edmonton **to interview Mr. Mercer and of being told by the latter that the promotion stock allotted to him (Mercer) "as a sort of incentive to make the business a paying proposition" could not be sold "except under certain conditions authorized by the shareholders." Mercer had said that at that time (December 27th) this stock had not been sold, and could not be sold until the shareholders authorized it.**

**Q. I suppose you know the trouble about the stock-selling campaign in your district. Ans. Yes, I know something of it. Too much, I am afraid.**

**Q. It hasn't had a very good effect in your district? Ans. A very bad effect.**

**Q. In what way? Ans. "Well, in that people have become suspicious..... I mean this sales campaign has injured the co-operative spirit of that district very much, made people suspicious of each other, because the Pool idea—co-operative idea—was used in this campaign and I think Luseland is well known as a co-operative district, and this has injured the community spirit more than to the extent of the dollars taken out."**

***

JOHN THOMAS, stock salesman, 22 years of age, formerly a farmer in Saskatchewan, after asking the protection of the Court under the Canada Evidence Act, testified that he became interested in the stock through Mr. Myers asking him about April, 1926, if he would like to run a bulk station for the Alberta Refineries, and *he had paid $1,000 on the understanding that he was to get a bulk station at Bruderheim, but he had never been able to get satisfaction about the station.*

"I was living at Bruderheim until I did not have no more money to go on with, and I come in here, and I told him (Mercer) I would have to have something pretty soon or I was going to go after him, and he told me, 'You had better go out and sell stock. We will give you a man along who will train you, and give you the idea how to

(*Continued on Page 26*)

## Kling-Del Refineries, Ltd., Not Impressive

**Telling Shareholders Profits of 160 Per Cent. Expected in First Year—Where Will the Company Get its Crude?—Financial Data Important to Intending Shareholders Hard to Come By—How Much Money has been Put Into Promotion by Promoters?**

*By F. C. Pickwell*

*Saturday Night's Western Representative Resident in Western Canada.*

REPLYING to some Alberta enquiries recently about the wisdom of purchasing stock in the Kling-Del Refineries, Limited, of Wainwright, we did not enthuse over the prospects even as a gamble, and advised the public to keep their money in the bank. Additional investigation tends to confirm that judgment. The more one digs beneath the surface promises of promoters and their touring stock salesmen, the less impressive the proposition appears. It is intimated that officials have already assured prospective shareholders that they expect to return profits of something like "160 per cent." during the first year on the investment. That in itself is sufficient at least to create suspicion, for it is an old, old story connected with company promotion salesmanship. Extravagant promises play on the cupidity of a certain class. The Kling-Del's plant is not yet operating, and the main business so far has been selling stock, so promises remain the chief stock in trade.

Oil refining is now a highly specialized and competitive business. Even in Western Canada wealthy national and international corporations are playing a major role, not only in testing the possibility of oil fields, but also in the refining end. A million dollars or so is not a serious affair in the long run, no matter whether they win or lose. What may be lost in Canada is made up in South America, or some other part of the country. These corporations are sufficiently powerful to remain masters of practically any emergency or development. In other words, the oil industry in its various phases, has become in great part a wealthy man's game—not one for inexperienced men with limited bank accounts and even more limited knowledge of the inner workings of the industry.

Small companies, weak financially, even if honestly promoted—which is all too rare — have to face this situation on the open market in a general bid for business. Local patriotism plays an insignificant part when the price and quality of a product are at stake. That has long since been proven in every line of business. It is a factor which stock salesmen and company promoters conveniently forget, but which shareholders in time are invariably forced to face.

The prestige and standing of the officers in any corporation must necessarily be considered, particularly in the initial stages of a company like the Kling-Del Refineries, Limited, when requesting public money for something based largely on promises. So far as the writer knows the work is still going on in the erection of a refinery building and plant. At time of writing there is no financial report available, and no intimation as to how much money the officers of the company have actually placed in the treasury before appealing to the public for support. SATURDAY NIGHT will be pleased to publish this information at any time together with information as to the expert oil refining knowledge possessed by the promoters.

The president of this company is a man by the name of C. S. Kingaman. He is credited with having been a real estate agent at Provost, Alberta, but in this case we are more interested in knowing what he knows about the oil refining business.

The other officers of the Kling-Del Refineries seem to be less well known in Alberta so far as we can find out. Mr. George Bonge is listed as secretary-treasurer, and there is a man named John D. Wrather, of Amarillo, Texas, who seems to have a patent which is to insure prosperity for the refinery, when completed. It is pertinent here to say that similar claims about fantastic profits were made recently about another oil refining plant in Alberta not so very long ago, and much evidence with regard to it has been given under oath recently in the Alberta courts. The profits were imaginary.

(*Continued on Page 25*)

## Little Lessons in Finance

*Culled by the Financial Editor from the World's Great Writers*

Thirty-second Lesson. (Taken from Dickens' David Copperfield, Chapter XXXVII, and showing an easy way to pay debts). "One thing I have to do before this separation is complete, and that is to perform an act of justice. My friend Mr. Thomas Traddles has, on two several occasions 'put his name,' if I may use a common expression, to bills of exchange for my accommodation. On the first occasion Mr. Thomas Traddles was left—let me say, in short, in the lurch. . . . To leave this metropolis," said Mr. Micawber, "and my friend, Mr. Thomas Traddles, without acquitting myself of the pecuniary part of this obligation, would weigh upon my mind to an insupportable extent. I have, therefore, prepared for my friend, Mr. Thomas Traddles, and I now hold in my hand, a document which accomplishes the desired object. I beg to hand to my friend Mr. Thomas Traddles my I. O. U. for forty-one, ten, eleven and a half; and I am happy to recover my moral dignity, and to know that I can once more walk erect before my fellow-man!" . . . I am persuaded, not only that this was quite the same to Mr. Micawber as paying the money, but that Traddles himself hardly knew the difference until he had had time to think about it.

Caution Required

The investment situation is sufficiently confusing at the present moment to justify the average investor's seeking the advice of a reliable Investment House, before making a commitment. We invite consultation by letter or by call at our offices.

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# GOLD & DROSS

### INTERNATIONAL NICKEL SHARES

M. J. W., St. Catharines, Ont. Neither we nor anyone else can forecast with any degree of reliability whether International Nickel shares will continue their upward climb or begin to decline. The shares closed at 58 on the Toronto Stock Exchange on May 5th, and our own opinion is that this figure is pretty high in view of the immediate possibilities of the shares. On the basis of the present annual dividend of $2 per share, anyone who buys the shares at 58 is obtaining a yield of slightly less than 3½ per cent. on his investment. It is interesting to note that the company earned $3 per share of common stock in 1926, as compared with $2.29 in the nine months ended December 31, 1925, $1.43 in the twelve months ended March 31, 1925, and $0.43 in the twelve months ended March 31, 1924. Thus you will see that earnings have been on a steadily ascending scale, and doubtless purchasers at the present price have this fact in mind and are basing their hopes on the future rather than the immediate present. Earnings for the first quarter of 1927 were slightly above the average quarterly earnings of 1926.

The company has embarked upon a program of large additional capital expenditures in connection with its development of the Frood Mine, and in view of these expenditures, it seems to us that the company is not likely to increase its dividend rate for some time to come. Our own opinion is that while there may possibly be a recession in price in the not distant future, a purchaser of International Nickel shares at even the present price, would probably find that he had made a very satisfactory investment, if he held the shares over a period of years.

The company's ore resources are exceedingly large, and the extent of the world's demand for nickel is the only factor which limits the extent to which production could be increased. The company's engineers have succeeded in finding many new uses for nickel in the last few years, and it is possible they may be equally successful in the future. We have said that we think the shares may recede in price in the near future—as to this, it is not unlikely that this opinion is quite wrong, and that they will continue to rise. In short, the question of whether to hold on or to sell is one for you yourself to decide. In any case, it is likely that some years hence International Nickel shares will be worth a good deal more than they are to-day.

### THUNDER BAY FILMS, LTD.

Editor Gold and Dross,—

The company issuing the enclosed Prospectus has recently been formed here. They have leased a small store which is at present filled with autographed photos of screen stars, presented to Mr. Sargeson V. Halstead who is supposed to be a Hollywood man.

Some of the directors I know, as they are local men, and, as far as I know, honest men, but their story seems too good to be true.

They tell me that the first picture will be shown inside of six months, and that the original investment will be returned in less than eighteen months in the shape of dividends, that they will bring many of the Hollywood stars here to make future pictures in studios which they intend to build here, and so on. I do not profess to know anything about the movie business, and so I am asking your opinion and advice before taking any shares.

X. Y. Z., Fort William, Ont.

I had already seen the prospectus of Thunder Bay Films, Limited, which has its head office at Fort William, Ontario. This Company is entering into a most speculative business. We have already had many attempts of this kind to form companies to finance certain pictures within the last five years. Nearly all of them were a blank so far as concerns returning the money of those who speculated. Stock of such a company as this is not easily marketable, and if you enter into it you should do so, fully understanding that you may lose the money if the picture should prove a dud.

### RANGER LAKE STOCK

Editor Gold and Dross,—

Re Ranger Lake Stock, can you tell us if this stock, the nature of which I am utterly unable to give you, is listed on the Toronto Stock Exchange? Long distance calls to Detroiters—the calls emanating from New York City—are being used to peddle this security.

B. M., Detroit, Mich.

Ranger Lake stock is listed on the Standard Stock and Mining Exchange of this city. It is not listed on the Toronto Stock Exchange. The method of selling the stock which you have mentioned does not look very well. I am informed that the property has had a favorable report from a well-known engineer, his report being substantially that the geological indications were favorable enough to make it worth while to spend some money on it. It does not seem to be known in the North country, where I have made some inquiries. I have not as yet been able to get any data with regard to the financial framework of the company and do not know whether the stock offered from New York City is Treasury Stock or promotion stock, or stock owned by people who sold claims to the company.

### PRICE OIL DEVELOPING AND REFINING COMPANY

J. H., Govan, Sask. With reference to the booklet of the Price Oil Developing and Refining Company, Limited, I think the chances are very much against such a company being a success. He speaks of building a 10,000 barrel per day refinery at Wainwright, Alberta, but whatever the future brings forth there is not enough oil being produced at Wainwright to keep even a fraction of such a refinery going. They would have to get their crude from outside Canada until the production in that part of Alberta reached such a point as would make it profitable for them to operate. There are several other small refineries being erected, or already erected, and these remarks apply to all of them. I am credibly informed, with reference to the Kling Del Refinery also at Wainwright, that if that refinery secured a monopoly of the whole supply in the Wainwright district, the plant could not be kept busy more than possibly a few hours per day under present conditions. Add another refinery, especially of the scope mentioned in this prospectus, and the chances do not look roseate. You will note that this Company has a Dominion Charter, which is no certificate of character under present conditions. The authorized capital is 750,000 shares no par value, all common. The first issue they state is 250,000 shares at $1 a share and is sold by the Price, Evans Financial Company, 401 Nokomis Building, Winnipeg, Manitoba. Though some of the Directors appear to be successful in their own lines of business, that is no evidence that they will necessarily achieve success in such a highly competitive business as that of refining, producing and distributing oil.

### THE UNORDERED MERCHANDISE NUISANCE

O. B., Golden, B.C. We have had occasion before this to refer in these columns to the nuisance committed by certain merchants who persist in sending unordered merchandise through the mails. You do not mention the name of the firm which sent you the necktie. I think the following opinion expressed by the Boston Better Business Bureau in a recent Bulletin is just as good in law in Canada as it is in the United States:

"You are under no obligation either to pay for unordered merchandise or to return it, even if return postage is enclosed. If you don't want the merchandise, do not use it, but lay it away in a safe place for a reasonable length of time in case the shipper should send his agent for it. The best way to break up this annoying practice is to make it unprofitable by not patronizing it."

One of the plans used in Boston by shrewd promoters was to engage the services of blind and crippled persons and then carry on an unordered merchandise scheme by featuring pictures and stories of handicaps of those behind whose names they hid. This indirect charity appeal often brings results. Many a man sends money in answer to such a scheme, to people who are better off than himself.

### PAGE SIR FRANCIS DRAKE

There is a romantic streak in most human beings which makes them peculiarly susceptible to the wiles of promoters who tell them of great estates to which they are rightfully entitled "if justice were did". In these columns we have had repeatedly to throw wet blankets on the hopes of those who have been induced to join such associations as the Baker Heirs, the Fisher or Fischer Heirs, and the Edwards Heirs. Some of these Associations claim estates on the basis of alleged titles more than 150 years old, but here is one trying to get Drakes all over the United States to put up money to go after "a vast property" in Sir Francis Drake's native county of Devonshire on the ground that they are descendants of Sir Francis Drake. All that is wanted is money to establish the claim in the English courts, and the handsome return of $1,000 is promised for every dollar subscribed to the syndicate. The selling of shares has been going on in California for several years, and the promoters had previously operated in other States. They tell their dupes that litigation in England is very expensive. This is true, but no expenses and obstacles however great, could daunt the descendants of the doughty Drake. If they would desist for a moment, however, from their heroic biting at this bait, they would realize that it is not Drake's Drum beating them on to victory so much as the melody of a hurdy gurdy to which they are capering like so many monkeys. Barnum was not right, but it must seem miraculous sometimes to crooks how the supply of suckers keeps up.

### BENNETT MINING COMPANY PROPERTY IN PROSPECT STAGE

R. S., Shelburne, Ont. The Bennett Mining Company is at work on a property which is in the prospect stage, and one which only further work may determine whether it is of any commercial value or not. The company holds the Smith-Labine claims under option and has only paid a part of the purchase price. The shares are pooled and are not listed. In cases where a pool is rigidly applied, the price at which you may hear of shares changing hands is largely fictitious. That is, the promoter may be able to ask a price as high as he likes without any possibility of any other shareholder cutting the price. Such fictitious prices mean nothing to the shareholders in general. Once let the pool break, and it is often the case that the collapse in supposed value is instantaneous. There are properties in Northern Ontario developed to a greater extent than Bennett, and with shares selling at a few cents each on the natural market arising out of supply and demand. I have in mind such as Night Hawk, Crown Reserve, Con. West Dome, etc.

### FRANCE AND POWER PROJECTS

D. M., Ottawa, Ont. Nesbitt, Thomson & Company, is an investment firm which has specialized in power securities during the last three or four years.

They have obtained large holdings of stock in companies all across Canada, and have formed a holding company which will gain its revenue from the dividends from these stocks. As to the power company project in France, there may prove to be good speculative chances in hydro electric projects there. I know that this firm has recently canvassed the situation there and will no doubt not enter into any enterprise where they do not see a good market to be developed.

You refer to the present conditions in France. If you look at the governmental finances the position is certainly not encouraging. However, for a number of years, industrially France has been doing enough to keep all her people employed, and is doing so even yet in spite of its strenuous efforts to keep the franc stabilized. The present condition of Europe brings to attention a rather curious anomaly. A government may be poor while its people are comparatively rich as in France, or a Government may be rich, and its people comparatively poor, as is the case in Germany at present as the result of the war.

Write to Nesbitt, Thomson & Company for information as to your situation with regard to the Great Northern Power bonds.

### CITY DAIRY PROSPECTS

A. P., Winnipeg, Man. So long as the City Dairy Company, of Winnipeg, confine their efforts to supplying a purely quality product, and refrain from branching into speculative lines, which have no connection with the dairy business, there is no reason why the company should not continue to develop.

A new broom always sweeps clean, and the change in Crescent ownership may bring about keener competition, but there is plenty of room for both companies. Shareholders should all be provided with a financial statement at least once a year. Am inclined to think your preferred shares will work out all right, under present management.


Higher Prices Probable for Investment Securities

Powerful Economic Forces are working together to produce higher prices for investment securities.

In our May List we have briefly pointed out some of the chief influences.

The present outlook is that these will prevail for an indefinitely long period in the future.

*May List giving brief descripton of attractive investment securities, gladly sent on request.*

A. E. AMES & CO.
LIMITED
*Investment Securities*
53 KING STREET WEST - TORONTO
TRANSPORTATION BLDG., MONTREAL
BELMONT HOUSE - VICTORIA, B.C.
LONDON BLDG., - VANCOUVER, B.C.
11 WALL STREET - - NEW YORK
GRESHAM HOUSE, OLD BROAD ST. LONDON, E.C.2, ENG.
*Business Established 1889*

McDougall & Cowans
(Members Montreal Stock Exchange)
(Members Montreal Curb Exchange)
130 St. James Street, Montreal
Branch Offices:
Halifax, Saint John, N. B., Quebec, Ottawa, Toronto, Winnipeg.
*Connected by Private Wires*

Since Before Confederation
As one of the oldest established financial institutions of Canada we offer our services, based upon experience gained during more than half a century, for the purchase and sale of
Stocks Bonds Mining Shares
Grain Cotton Provisions
We devote considerable effort to the securing of reliable information, which is available on request, and our direct wire connections enable us to offer a fast and efficient service on all exchanges.
Board Room Facilities.
PELLATT & PELLATT
LIMITED
*Business Founded 1866*
PELLATT BLDG. 244 Bay Street TORONTO
ELGIN 4383.

KIRKLAND LAKE GOLD MINE
Upon request we will be pleased to communicate interesting information regarding the latest developments at this mine.
A. E. OSLER & COMPANY
*Stock and Investment Brokers* *Established 1886*
Cor. Jordan & Melinda Sts. TORONTO 'Phone ELgin 3461

Acadia Sugar Refining Company, Limited
6% First Mortgage Bonds
Due July 1, 1946
The Company, incorporated in June, 1926, owns a modern sugar refinery, with a daily capacity of 1,250,000 pounds, advantageously situated on Halifax harbour. Its product is sold throughout Eastern, Central and Middle Western Canada, and is also exported to Great Britain, Europe and South America. The business has been in operation since 1879.
The balance sheet of the company as at December 31, 1926 shows properties of a value equivalent to approximately twice the amount of First Mortgage Bonds outstanding. Net earnings, after depreciation, for the six months ended that date, were $220,207, or nearly 3 times a half-year's interest on First Mortgage Bonds now outstanding.
We recommend these bonds for investment, at —
98 and accrued interest
To yield about 6.20%
*Write for descriptive circular.*
Royal Securities Corporation
LIMITED
164 St. James Street, Montreal
Toronto Halifax Saint John Quebec
Winnipeg Vancouver New York
J-67

A. J. Pattison, Jr. & Co
MEMBERS
Toronto Stock Exchange
Montreal Stock Exchange
Montreal Curb Market
219 Bay St. (Ground Floor) Toronto

## Eliminate the Risk

Every investor is anxious to eliminate the risk of loss, and secure the greatest income possible.

We have a new issue of bonds which are specifically secured by collateral, which is insured against all loss by a strong and old-established British Insurance Company.

*Write for descriptive circular.*

**HOUSSER WOOD & CO.**
LIMITED
INVESTMENT BANKERS
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Security and Service

## Periodical Review of Securities

Every investor's security holdings should be reviewed periodically by an investment organization familiar with changing conditions.
Our experience is at your disposal, either in reviewing your present holdings and suggesting such sales as might be deemed advisable, or in recommending attractive investments for funds now available.

**Midland Securities**
LIMITED
Bonds for Investment.
Royal Bank Chambers, London, Can. — 807 Lumsden Bldg., Toronto, Can.



## HIGH GRADE BONDS

FRASER, DINGMAN & COMPANY
304 BAY ST., TORONTO
Telephone Elgin 8125



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## *Is that real estate bond safe?*

A vital question, this, for investors when real estate issues are so confusingly numerous. Our new publication, "Safety Tests for First Mortgage Real Estate Bonds," tells you briefly, simply and clearly how to judge the safety of such securities.

Every investor should have a copy. Write today for yours.

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Metropolitan Building
Toronto 2


# GOLD & DROSS

### REAL ESTATE FOR THE DEAD

A. J., Toronto, Ont. The Woodlawn Cemetery project being promoted by Mr. William Usher, of Toronto, is a thinly disguised real estate promotion of a kind quite common in American cities, notably in Chicago, in recent years. This project seems to be a case of "heads I win, tails you lose," with Mr. Usher on the receiving end. His idea is to acquire approximately one hundred acres of land within three miles of the city limits of Toronto for use as a cemetery, and to obtain the funds necessary for the purchase and development of this land by selling shares in an organization to be called the Woodlawn Cemetery Syndicate. Each subscriber to the Syndicate buys ten shares at $10 per share, his investment, therefore, being $100, and the promoter, Wm. Usher, who trades under the name of the Woodlawn Land Company, states that it is the intention that he shall eventually be repaid $200 for each $100 invested in the syndicate, in addition to which he will get one cemetery lot, 10 feet by 12 feet, for nothing.

When the land has been acquired and developed by means of the money provided by members of the syndicate, the Woodlawn Land Company, which is Mr. Usher, puts on a campaign to sell plots in the cemetery at $100 each. It is out of the proceeds of this sale, presumably, that the members of the syndicate are paid the $200 promised them.

According to the literature sent us by the Woodlawn Land Company, there is a fortune to be made in this proposition, but, if made, it will be made by the Woodlawn Land Company, otherwise Mr. Usher, and not by the members of the syndicate. The latter receives $200 for $100, if Mr. Usher's plans are successful, and of course this is nice enough; but just look at what Mr. Usher receives. He estimates that the 100 acres, after being divided into driveways, paths, and ample room for all buildings, will easily yield 10,000 lots 10 feet by 12 feet. One lot is given free to each of the 400 members of the syndicate, leaving 9,600 lots to be sold to the public at $100 each. From the $960,000 acquired by this means the sum of $80,000 is deducted for repayment to the members of the syndicate of their original investment plus the bonus of $100 in each case, leaving the nice little sum of $880,000 remaining for Mr. Wm. Usher and the Woodlawn Land Company, minus, of course, a considerable sum for development costs.

This happy result depends, of course, on everything turning out as Mr. Usher hopes, and therein lies one of the several doubtful elements in the case. Mr. Usher believes that he will have no difficulty in selling 9,600 plots in his cemetery at $100 each, even though this cemetery is an entirely new project and is located three miles from the city limits of Toronto. Mr. Usher asserts that there is urgent need for more cemetery accommodation in Toronto, and that 85% of the present population of the city have no place in which to be buried when they die, under present conditions. But, according to information given us by the authorities of Mount Pleasant cemetery, Mr. Usher is all wrong in his facts. *The Mount Pleasant authorities tell us that there is ample cemetery accommodation in Toronto already, sufficient to care for the city's population for thirty years to come. Furthermore, for the sum of $100 one can buy a plot in Mount Pleasant Cemetery itself of approximately the same size as the plots in this Usher cemetery.* Mr. Usher says that it is proposed that all graves in his cemetery shall be properly maintained and taken care of perpetually, but there is no mention of any financial provision being made for this purpose. We are informed that *provision for perpetual care is a very important item in figuring a cemetery's cost.* We are informed that when a plot is sold for $100 in Mount Pleasant Cemetery, 25% of the amount is set aside in a special fund, called the Perpetual Care Fund, and invested in such a manner that money will be available for all time to come for the maintenance of the existing graves. It does not seem reasonable to us that anyone should want to buy a plot in Mr. Usher's cemetery when for no more money than Mr. Usher asks he can buy a plot in Mount Pleasant Cemetery of approximately the same size, and be assured that proper provision has been made for the perpetual care of the cemetery and his grave. The rates in other high class cemeteries, we understand, are about the same.

But Mr. Usher does not have to sell any lots to make a profit on the transaction, as the terms of the agreement which you sign in order to become a shareholder in the original syndicate provide that 25% of the amount received from the sale of shares to the syndicate may be deducted for promoter's fees. The promoter, of course, is Mr. Usher. If 4,000 shares are sold in the syndicate at $10 each and paid for in cash, Mr. Usher receives as promoter's fees 25% of $40,000, which is not a bad little sum, but if the venture is unsuccessful the members of the syndicate lose all their hopes of gain and have nothing more than 100 acres of land located three miles from the city limits to show for their investment.

In purchasing these shares one should also not lose sight of the danger that goes with buying shares in a syndicate; in other words, it is not, of course, a limited liability company and a syndicate shareholder may personally be held liable for bills and all debts that are accumulated by the management of the syndicate. In other words, you would be a partner and liable for all debts contracted by the partnership. Although we have known many of these cemetery real estate promotions, we do not know of one that has fulfilled the roseate expectations or promises of its promoter.

## POTPOURRI

*M. M., Ottawa, Ont.* *DURANT MOTORS OF CANADA, LIMITED*, made a better showing in 1926 than it has in any year since it started operations. Its prospects are a good deal more encouraging than they were. The common shares were quoted on April 22nd, by B. T. Riordan & Co., Limited, C. P. R. Building, Toronto, as follows: "We will buy, $3.50; we will sell, $4.50." The company has not yet paid any dividends.

*H. F., Niagara Falls, Ont.* An investment of $5,000 in the apartment hotel proposition for the corner of Carlton and Sherbourne Streets, Toronto, would be very hazardous at this stage, as the project is entirely in the air as yet, and there is no certainty that it will be carried through to completion. We are informed unofficially that for the last two months or so an effort has been made to interest capital in this project, but without success. A month or so ago the Toronto City Council passed a by-law requiring that all new apartment buildings must be constructed absolutely fire proof. We are informed that this adds about 40% to the cost of construction and thus puts an additional difficulty in the way of a company promoting such an undertaking without increasing the scale of rentals from the building.

*H. N., Winnipeg, Man.* In our opinion the 7% preferred stock of *WINNIPEG ELECTRIC COMPANY* is attractive as a business man's investment. The company has made steady progress during the last few years. An interesting consideration for shareholders is the fact that Winnipeg Electric has a controlling interest in Manitoba Power Company, which is a rapidly expanding enterprise and promises to be a source of considerable revenue to the parent company.

*E. B. B., Moncton, N.B.* *ROUYN GOLD* was taken over by *QUEBEC GOLD BELT* on a basis of 350,000 Quebec Gold Belt for the Rouyn Gold property. I understand the Quebec Gold Belt shares were distributed by Rouyn Gold in exchange for the old Rouyn Gold shares. Since that time, a new company known as *RUBEC MINES* has been incorporated for the purpose of taking over all the holdings of Quebec Gold Belt on a basis of one share of Rubec or one share of Gold Belt. The Rubec Company is now endeavoring to finance development through sale of a block of shares at 30 cents each. The company holds a particularly big acreage, a part of which lies within about half a mile of Noranda on the south. *DON ROUYN* secured additional property during the past year. The shares are traded in to some extent on the Montreal Curb, at around 30 cents a share, but I have no idea as to what part manipulation may play in quotations. Nothing has been done in Matachewan during recent years, and I believe you would have difficulty in finding a market for your *MATACHEWAN CANADIAN* shares at present. The property has interesting merit, but that is poor consolation when in idle hands. I have not seen any recent quotation on Rouyn Gold. You should have your shares exchanged for Quebec Gold Belt so as to be prepared to share in whatever Rubec may accomplish.

*N. D., Charlottetown, P. E. I.* *BARRY-HOLLINGER* is still confronted with uncertainty. The ore going through the mill during the past six months has not been as high grade as was expected. On the grade of ore so far treated it is quite evident that the enterprise will not be profitable when working on the present scale. Officials are making plans to increase capacity, and this might rectify the situation—provided, of course, the necessary amount of ore can be found to take care of a sufficient increase. What the shares will do on the market I do not know, but it is quite clear that optimism cannot feed indefinitely upon deficits.

*E. R. H., Saltcoats, Sask.* The 7% Cumulative Preference Shares of the *MASSEY-HARRIS COMPANY, LIMITED*, are altogether likely to prove a satisfactory investment for you over a term of years. Massey-Harris is a strong, well-managed company which has shown a remarkable come-back from the bad times it experienced after the war. Its report for the year ending November 30th, 1926, was the most encouraging for shareholders that has been issued in several years. The prospects for future progress of this company are excellent.

*E. B., Moose Jaw, Sask.* *FAMOUS PLAYERS CANADIAN CORPORATION* have been paying dividends regularly each quarter on its first preferred shares since May 1st, 1920. In past years the company earned its first preferred dividends with only a slight margin to spare, but its earnings have been showing a marked improvement the last year or two, and it is believed in financial circles that the company may soon start paying dividends on its second preferred shares. Nothing has been paid on the latter since November 1st, 1920. The business in which this company is engaged is essentially an uncertain one and liable to show large fluctuations in earnings from year to year. It is a business which depends very largely for its success on the general state of prosperity in the country. The shares are by no means, therefore, in the safe investment class. However, the company is making good progress and prospects seem good for continuing the progress it is showing to-day. We consider the 8% Cumulative First Preferred Shares an attractive investment for the business man.

*W. F., Yarmouth, N.S.* The *AUTOMOBILE SALES BUILDING*, Montreal, owned by the *ST. CATHERINE IMPROVEMENT COMPANY*, is already completed and in operation, and it is stated that all space available is actually rented for periods ranging from five to ten years. The average gross annual revenue is stated by the company to be $80,000.00, while the average net earnings, based on present rentals, after deducting operating expenses, taxes, sinking fund, etc., available for bond interest, are now at the rate of $31,900.00, or more than three times the average annual bond interest requirement. This means that, after deducting the annual bond interest of $10,237.00, the average annual earnings available for common stock would be more than $2.00 per share. The district in which this building is located is steadily gaining in importance as a business centre, and the statement in the circular that "There is reason to expect that in five or ten years from now rental values will be much increased in that particular district of the City of Montreal," appears to have a good basis of fact. The completed building and leasehold has been valued by Messrs. Ross & MacDonald, architects, at $594,000.00, and the bond issue therefore constitutes a mortgage at the rate of about 51% of such valuation. Ross and MacDonald are very well regarded in their profession in Montreal. A sinking fund is provided, which it is stated will be sufficient to redeem all the bonds before maturity. In our opinion, these 6½% First Mortgage leasehold 20-year, sinking fund gold bonds of the St. Catherine Improvement Company are likely to prove a satisfactory investment.

*R. D. R., Toronto, Ont.* The *ALBERTA ASSOCIATED OIL COMPANY* was organized in 1914, but to date, so far as we know, has not done any drilling, but still holds a considerable acreage of leases. It is reported that these holdings are more or less protected by a contract with the Imperial Oil Company. The original par value of shares was originally set at $5.00, but this price has since been reduced to $1.00.

*M. F. H., Galt, Ont.* *ALLIED SYNDICATE* Units are risky and very highly speculative. What if they are split into shares of Allied Syndicate Mines, Limited, 3 for 1? An onion by any other name would still smell the same.

(*Continued on Page 24*)

### INFORMATION COUPON

***This service is confined to yearly subscribers whose names appear on our books***

Seekers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of Saturday Night going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped, addressed envelope, as there is only space in Saturday Night for answers to a small percentage of the inquiries coming to this office. As we cannot promise not to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use if the reply is published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.

## May Bond List

This List offers a number of favorable opportunities for investment in Government, Municipal and carefully selected Corporation securities. It includes a selection of "Odd Amount" bonds at particularly attractive prices.

Copy will be furnished upon request.

**Wood, Gundy & Company**
Limited
Winnipeg — 36 King Street West — Montreal
Hamilton — Toronto — New York
London, Ont. — Telephone: Elgin 4321 — London, Eng.



MATTHEWS & COMPANY
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Toronto General Trusts Building, 255 Bay Street
Phone Elgin 5192 — TORONTO, ONT.



*Investment Securities*
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McKINNON BLDG. :-: TORONTO.



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MEMBERS:
Standard Stock & Mining Exchange
Winnipeg Grain Exchange — Chicago Board of Trade
New York Produce Exchange — New York Curb Market (Associate)



## Does the Income From Your Investments Average 5½% ?

Offhand you will likely say yes, but our experience over a great many years and an accurate analysis of over two hundred individual estates has proven to us that when the average investor checks up his holdings of non-dividend, non-interest paying securities and applies the returns received from the balance of his securities against the total money invested that the net income is less than 2%.

Let us show you how it is possible to secure the full 5½% on all your surplus funds—with all elements of risk, worry or care in watching conditions or markets eliminated. To the average investor this means increasing your net income by almost 200%.

A copy of a booklet we have ready for distribution, entitled "The Investment Trust," explains in detail this opportunity. Send for your copy today. There is no obligation except that which you owe yourself to secure the complete details of this investment.

The Investment Trust

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Cor. Richmond St. W. and Sheppard St.
TORONTO

W. S. Morden, K.C., President.
Vice-Pres. Chartered Trust & Executor Co.
S. C. Tweed, 1st Vice-President.
President Ontario Equitable Life and Accident Insurance Co.
T. S. Kerr, 2nd Vice-President
Vice-President Harvest Co., Ltd.

Harold W. Magee - Manager
George A. Gordon - Secretary
Alan Coatsworth - Treasurer
Wilfrid I. Magee - Inspector

*Toronto and Ontario Agencies Invited*
DAILY SERVICE—SOUND PROTECTION

**THE CANADA NATIONAL FIRE INSURANCE COMPANY**
Head Office: Winnipeg, Man.
TOTAL ASSETS
$2,792,662.00
A CANADIAN COMPANY INVESTING ITS FUNDS IN CANADA.
Application for Agencies Invited.
Toronto Office: 24 Adelaide St. W.
W. H. GEORGE
Superintendent of Agencies

**Niagara Fire Insurance Co.**
Incorporated 1850
Assets Dec. 31st, 1925
$20,733,740.97
Full Canadian Deposit
Canadian Department
W. E. FINDLAY, Manager.
MONTREAL

**WESTERN ASSURANCE COMPANY**
Incorporated 1851
Fire — Marine — Automobile — Burglary — Guarantee —
HEAD OFFICE - TORONTO

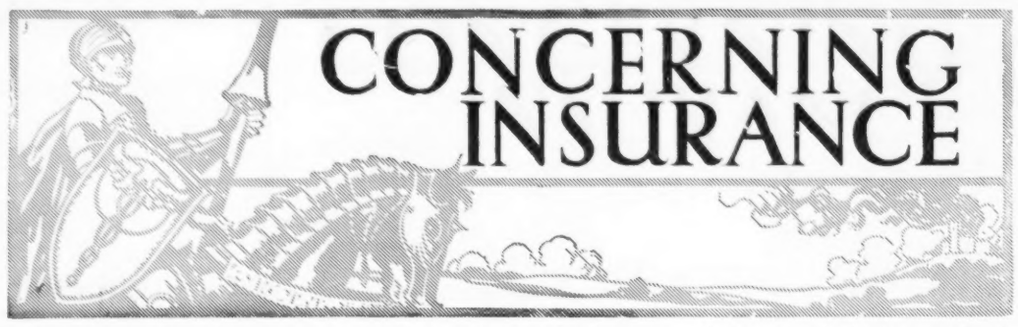
CANADIAN FIRE INSURANCE COMPANY
*INSURE* THE NEW WAY
A Canadian 5 in 1 "IDEAL" Policy costs from 5% to 31% less than the old fashioned way of buying automobile insurance, and
Gives Complete Protection
ASK FOR LATEST RATES ON YOUR CAR.
THE CANADIAN FIRE INSURANCE COMPANY
HEAD OFFICE WINNIPEG AGENTS EVERYWHERE

QUEBEC FIRE ASSURANCE CO. A.D. 1818.
Security $59,000,000
Toronto Agents,
PYKE & THOMPSON
53 Yonge St.

WE SOLICIT
Enquiries Regarding the Safe and Economical Management of Your Insurance
**Wood, Fleming & Co.**
**Insurance Brokers**
Royal Bank Bldg., Toronto.

*F. M. BLACK & CO.*
*Financial Agents*
805 Electric Railway Chambers
WINNIPEG, MAN.
Cable Address—Westerada, Winnipeg
*We Offer a Western Canada Service*
Correspondence Invited

**NORTHERN ASSURANCE CO. Limited**
of
ABERDEEN AND LONDON
Established 1836
FIRE — CASUALTY
Head Office for Canada
Northern Building, St. John St. Montreal.
A. Hurry, Manager
Assets exceed $110,000,000.




## End of Clever Life Insurance Hoax

ON JULY 30th, 1925, Charles Henry Schwartz, chemist, Pacific Cellulose Co., who had heavily insured himself with the idea of swindling the insurance companies by disguising the body of someone else as his own and then disappearing so that his wife could collect the insurance money, received a call at his laboratory at Walnut Creek, Cal., from G. W. Barbe, a war veteran who had become an itinerant missionary. Sizing up his caller as a suitable victim for his purpose, he cold-bloodedly killed him by several blows on the head, then poured acid on the body, set fire to the closet in which he had placed it, and ignited a charge of explosives that wrecked the laboratory. When the body was first found it was reported as that of Schwartz as planned, but later developments, based largely on examination of the teeth by Schwartz' dentist, raised the question of the identity of the body found in the ruins, and a warrant was issued for Schwartz' arrest on the charge of murder. He was finally located in an apartment house at Oakland, and while the police were breaking into his apartment a shot was heard, and he was found dead.

His widow, Mrs. Alice Edith Schwartz, brought suit against the Northern Life Insurance Co. of Seattle, Wash., to collect under a $25,000 policy on his life. Last month in the District Court at San Francisco the judge held the insurance company not liable. Several policies on Schwartz, it appears, had been in force long enough to avoid the suicide clause, but the Northern Life policy had been issued slightly less than a year from the date of suicide and making only the premiums payable, under the terms of the policy. The application had been written, however, more than a year previous, and it was on this fact that Schwartz's widow brought suit to collect the policy. She contended that the suicide clause was operative from the date of signing the application and not from the date of issuance of the policy. This contention was not upheld by the court.

## Group Health and Accident Insurance for Employees

ANNOUNCING the recent adoption of a group health and non-occupational accident program, Whitfield and Sons, Inc., manufacturing truck bodies in Penn Yan, N. Y., are assisting their employees in the purchase of the insurance by contributing liberally towards premium payments. The contract is being underwritten by the Metropolitan Life Insurance Company.

Each contributing employee, when disabled and unable to work due to sickness from any cause, or injury received while off the job, will be paid $15 a week. These payments will continue for a maximum of thirteen consecutive weeks.

At regular intervals, the Metropolitan will distribute to all insured employees, pamphlets on disease prevention and health conservation.

## Insurance Bills Passed at Recent Session

FOLLOWING are the Bills relating to insurance which were passed at the recent session of the Dominion Parliament and which received the royal assent on April 14th:

An Act respecting Commercial Travellers' Mutual Insurance Society.

An Act to amend the Insurance Act, 1917.

An Act to incorporate The Premier Guarantee and Accident Insurance Company of Canada.

An Act to incorporate Commerce Mutual Fire Insurance Company.

An Act to incorporate The Independent Order "Fior d'Italia."

An Act respecting The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

On March 31st the royal assent was given to An Act to incorporate Columbia Life Assurance Company.

## Insurance as a Motive for Snyder Murder

WHAT was at first referred to in the press as "the perfect murder", on account of the alibis so carefully prepared in advance, the cold-blooded killing of Albert Snyder, art editor of "Motor Boating", New York, was evidently mainly for the purpose of collecting the insurance which the murdered man was tricked into taking out.

L. C. Ashfield, one of the state's witnesses at the trial of Henry Judd Gray and Mrs. Ruth Brown Snyder, figures in the case because he wrote the $102,000 insurance coverage on the life of Albert Snyder. It has become known that Mr. Ashfield has lost his assistant superintendency with the Jamaica branch of the Prudential after stating the circumstances under which the policies were drawn up.

Albert Snyder signed a document in July, 1925, without reading it, studying it or knowing what it was all about. When the blanks were filled it became an insurance policy for $50,000 with the double indemnity clause which paid double that amount in case of violent death. Mr. Ashfield claims he was instructed by Mrs. Snyder to try and get her husband to sign a blank policy. Thereupon a $1,000 endowment contract was signed, but it was a blank application. Then at the request of Mrs. Snyder, the contract was written up for $50,000 and she paid the premiums herself, requesting that all mail be sent her in reference to her husband's insurance. Furthermore, she instructed the mail man to deliver all insurance mail to her hands only. All this information was gained from Ashfield's statements in the trial. In addition Ashfield revealed that Mrs Snyder had fallen behind in her quarterly payments, but sent a check for the full amount seven days before the murder which covered the arrears of the policy.

## April Business of Montreal Life Largest in its History

MONTREAL LIFE INSURANCE CO., of which Arthur P. Earle is president, wrote during the month of April a total of practically $1,250,000 of business, the greatest amount of new insurance written in any month in the company's history.

## General Accident of Canada Shows Substantial Growth in Assets and Surplus

AS A result of the past year's operations, the assets of the General Accident Assurance Company of Canada were increased by $240,774.75, while the surplus over all liabilities and capital was increased by $149,798.47. Assets at the end of 1926 amounted to $1,836,937.39, and the surplus over all liabilities and capital was $807,835.34.

Commencing business September 4th, 1906, the company has shown steady and consistent growth year by year in business and financial strength. Its premiums last year were $1,180,666.22, less re-insurance $196,980.90, making the net premiums $983,685.32. The income from investments and building revenue was $89,775.67. Thus the net income for the year was $1,073,460.99. The net claims paid, adjustment expenses, and reserve for claims outstanding amounted to $502,799.23 while general expenses, including commissions, etc., totalled $417,362.79. The favorable balance on the year's transactions was $133,378.63 which was added to the balance at credit of revenue account, increasing it to 807,835.34.

Transacting fire, accident, automobile, burglary, limited explosion, guarantee, hail, plate glass, sickness, sprinkler leakage, steam boiler, tornado, and electrical machinery insurance, the company offers exceptional facilities to agents, while its strong financial position places ample security behind all the policies it issues.

## Melvin D. Pelton Appointed Superintendent of Agencies of Dominion Life

MR. MELVIN D. PELTON, who joined the field forces of the Dominion Life Assurance Co. in 1925 as supervisor of Ontario and Quebec agencies, has recently received the important appointment of Superintendent of Agencies.

It was in 1911 when Mr. Pelton was 23 years of age, that he first entered the life insurance business, having severed his connection with the Union Bank of Canada to become a representative of the Mutual Life Insurance Company of New York. He worked in the Ottawa Valley only six months as a representative of that company when he was called to Toronto to act as Superintendent of Ontario agents for that company, which position he continued to occupy until June of 1925, when he accepted the position of Supervisor of Ontario and Quebec agencies for the Dominion Life Assurance Company. In his long period of service with the Mutual Life of New York Mr. Pelton demonstrated outstanding ability in the securing and training of agents and at the same time gained for himself a reputation as a larger personal producer of insurance applications. For many consecutive years he was a member of the Mutual's Quarter Million Club.

The Dominion Life will celebrate this year an important epoch in its history, namely, the acquiring of

MELVIN D. PELTON

One Hundred Millions of business in force. It is a happy coincidence that they will celebrate this occasion in the month of June when the Dominion of Canada will celebrate its 60th anniversary of Confederation.

## Prudential Assurance Co. of England in Very Strong Financial Position

ONE of the outstanding British companies transacting business in Canada is the Prudential Assurance Company, Limited, of London, Eng., which was established in the year 1848, and which has been doing business in Canada since August 28, 1923, under the direction of Kenneth Thom, manager for Canada.

Its seventy-eighth annual report, covering the operations of the year ending December 31, 1926, shows a very large business carried on by the company and a very strong financial position. The total income from all sources for the year was $193,108,765.00, showing an increase of $8,722,205.00 as compared with the income of the previous year. The total assets at the end of 1926 were $994,008,202.00, showing an increase for the year of $68,302,491.00. All liabilities are amply provided for, and there is a balance of $54,681,827 at credit of profit and loss account and in investment reserve and contingency funds, in addition to the paid up capital of $6,000,000.

The company is regularly licensed in Canada for the transaction of fire and tornado insurance, and has a deposit with the Dominion Government of $243,333 for the protection of Canadian policyholders.

In 1925 Saskatchewan had the lowest death rate in Canada and in the world, according to a report from the Vital Statistics Branch at Ottawa, received by the Hon. J. M. Ulrich, Minister of Public Health. The death rate was 6.8 per thousand. In marriages Saskatchewan ranked sixth among the provinces with 5.9 per thousand. Births exceeded deaths in the province by 14,954, there being 18 births for every death.

There are 22,000 farmers in British Columbia and a total farm population of 90,000, according to the Hon. E. D. Barrow, Provincial Minister of Lands. He reports that the farm population of the province has doubled in ten years and that within this time dairy production has increased from $3,000,000 to $10,000,000 in value. Total farm production gained in the ten-year period from $31,000,000 to $65,000,000.

## INSURANCE INQUIRIES

M. H., Toronto, Ont.: Merchants Fire Insurance Co., 86 Adelaide St. East, Toronto, is an Ontario company, regularly licensed for the class of insurance referred to, is in a sound financial position and safe to insure

**A Great Growing Company**

The total life assurance in force by the Sun Life Assurance Company of Canada today exceeds the total life assurance in force in all Canada in all companies before the war.

On December 31st, 1926, it amounted to $1,256,490,000 or an increase over 1925 of 23%.

**SUN LIFE ASSURANCE COMPANY OF CANADA**
HEAD OFFICE MONTREAL

THIS little book is a mine of information not only to those wishing to know something about life insurance, but also to those seeking a guide to the safe and profitable investment of savings.

A free copy can be obtained from

Great-West Life Assurance Company

The Great-West Life Assurance Company, Winnipeg.
Please send me free copy of booklet *'Common Questions Briefly Answered.'*
Name
Address
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**Metropolitan Life Insurance Co.**

**In Canada, Of Canada, For Canada**
Take all the premiums ever collected in Canada by Metropolitan Life, and compare them, first with the claims paid on policies in Canada; second with the Metropolitan investments in Canadian securities; third with Metropolitan operating expenses in Canada; those three things exceed by $53,000,000 all of the premiums ever collected in Canada by Metropolitan Life.
Canadian Head Office - Ottawa

**EXCELSIOR INSURANCE LIFE COMPANY**
*A Strong Canadian Company!*
FOR RATES WRITE
HEAD OFFICE TORONTO CANADA

**MONTREAL LIFE INSURANCE COMPANY**
**All Canadian**—We do business in Canada only.
Our funds are invested solely in Canadian Securities.
*"The Friendly Company"*
INCORPORATED 1908 BY ACT OF PARLIAMENT

**The Independent Order of Foresters**
Organized 1874
Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.
Paid in Life Insurance Benefits since Organization $90,000,000.
HEAD OFFICE - TORONTO, CANADA

**British Northwestern Fire Insurance Company**
SECURITY EXCEEDS $98,000,000
Applications for agencies invited.
J. H. RIDDEL, *Managing Director* — *Head Office for Canada* TORONTO — E. C. G. JOHNSON, *Asst. Manager*

"Get the Best in THE WORLD"
THE WORLD FIRE AND MARINE INSURANCE COMPANY HARTFORD, CONN.
Ralph B. Ins President
PROVINCIAL AGENTS, ONTARIO and QUEBEC
MURPHY, LOVE, HAMILTON & BASCOM
TORONTO and MONTREAL
*Agents at all Important Centers*

**The Ocean Accident & Guarantee Corporation, Limited**

Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO

Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.

J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

**THE Employers' Liability Assurance Corporation, Limited** of London, England

*Offices: Toronto—Montreal*

Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire.

C. W. I. WOODLAND, General Manager
For Canada and Newfoundland
APPLICATION FOR AGENCIES INVITED
*Branches: Winnipeg Calgary Vancouver London Ottawa*

**The Casualty Company of Canada**

HEAD OFFICE TORONTO
Automobile, Plate Glass, Burglary, Fire, Guarantee, Accident and Sickness Insurance
We invite agency correspondence.
COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

**An Advantage to Agents**

Acquiring familiarity with *one company's* forms and technicalities in connection with Fire, Accident, Automobile and Life Insurance, is simpler, more expeditious and more satisfactory. Our Company offers its Agents this advantage.

*Applications for Agencies Invited.*

**The DOMINION of CANADA GUARANTEE & ACCIDENT INSURANCE CO.**

TORONTO
COL. A. E. GOODERHAM, President. C. A. WITHERS, Vice-Pres. and Man. Dir. H. W. FALCONER, Asst. Man. Dir.
BRANCHES:
Montreal, Winnipeg, Calgary, St. John, Ottawa, Halifax, Vancouver, London.

RE-INSURANCE COMPANY
**ROSSIA OF COPENHAGEN**
DENMARK

J. H. RIDDEL, Manager. *Head Office for Canada* TORONTO. E. C. G. JOHNSON, Asst. Manager
REED, SHAW & McNAUGHT,
64 WELLINGTON ST. WEST
ONTARIO PROVINCIAL AGENTS

**NORTHWESTERN MUTUAL FIRE ASSOCIATION**

SEATTLE, WASHINGTON
HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.
Writing Fire Insurance at Cost
Assets $3,751,733.94
ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE
BRANCH OFFICES:
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

**The MONARCH LIFE ASSURANCE COMPANY**

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.
*Offices in principal Canadian Cities.*

**In Three Important Features the Commercial Life Excels**

1. A High Interest Rate for Investments.
2. A Low Mortality Rate.
3. A Low Expense Ratio.

Representatives wanted in all districts throughout Alberta and Saskatchewan.
Address—Head Office, Edmonton.

THE COMMERCIAL LIFE Land as the Dominion ASSURANCE CO. of CANADA

THE OLDEST INSURANCE OFFICE IN THE WORLD

**Sun Insurance Office** Limited
LONDON ENGLAND
FOUNDED A.D. 1710
LYMAN ROOT, MANAGER FOR CANADA. ROBERT LYNCH STALLING, ASSISTANT MANAGER
HEAD OFFICE FOR CANADA. SUN BUILDING TORONTO
FIRE AND CASUALTY
EVERYONE NEEDS THE SUN

WE WILL INSURE YOU
TO TOUR IN SAFETY by motor in the United States your car should be insured in this Company. Its connection with the United States Fidelity and Guaranty Company, and their offices, agencies and attorneys, may save you hundreds of dollars in case of accident. This service makes our Automobile Insurance the best procurable. Bail Bonds furnished in case of arrest.

**FIDELITY INSURANCE COMPANY OF CANADA**
A. E. KIRKPATRICK—President.
36 TORONTO STREET TORONTO

with. Norwich Union Fire Insurance Society, Limited, with Canadian head office at 12 Wellington St. East, Toronto, is a strong British company, regularly licensed in Canada, with a Government deposit of $1,278,216, and is safe to insure with. Equity Life Assurance Co. of Canada, with head office at Toronto, is an Ontario company which has been in business since 1904, and which transacts only non-participating insurance. While its growth in business has been very slow, it is in a sound financial position and safe to insure with. Railway Passengers Assurance Co., with Canadian head office at Toronto, is a strong British company, the pioneer company in accident insurance. It is regularly licensed in Canada, has a deposit with the Dominion Government of $409,488, and is safe to insure with.

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H. M., Halifax, N.S.: The fact that the Ontario Equitable Life & Accident Insurance Co. is no longer writing business in Nova Scotia does not in any way affect the validity of your policies with that company. In order to write life insurance in the Province of Nova Scotia a company must now take out a Dominion charter or license, and as the Ontario Equitable operation is under Provincial charter and license, it is no longer eligible to do so. There is really no important difference between a Dominion charter and an Ontario charter, except that a Dominion charter confers country wide powers while a Provincial charter confers Province wide powers. In all the other Provinces a Provincial company from another Province may obtain a license without first going to the Dominion for a charter or license. The Nova Scotia Insurance Act is peculiar in this respect, and bars other than companies with Dominion charter or license from carrying on business in the Province. A company organized and established under a Provincial charter might have good reasons for preferring to continue as such rather than change over to a Dominion charter, which would involve considerable expense apart altogether from the cost of putting through a Dominion Act of incorporation. As the Ontario Equitable is in a strong financial position, all valid claims are readily enforceable, so that you need have no misgiving about the safety of your insurance with it.

---

J. S., Galt, Ont.: The Halifax Fire Insurance Co. was incorporated in 1859, and is regularly licensed by the Dominion Insurance Department for the transaction of fire, automobile, limited explosion, plate glass and sprinkler leakage insurance. It has a deposit with the Dominion Government of $77,000, is in a sound financial position and safe to insure with. Merchants' Fire Assurance Corporation of New York was incorporated in 1910 and has been doing business in Canada under Dominion license since 1917. It has a deposit with the Dominion Government of $354,885, and is authorized to transact in this country fire, limited explosion, hail and sprinkler leakage insurance. It is in a sound financial position and safe to insure with. New Jersey Insurance Co. was incorporated in 1910, and has been operating in Canada under Dominion license since 1918. It has a deposit with the Dominion Government of $82,000 and is authorized to transact in this country fire, automobile, sprinkler leakage and tornado insurance. It is in a sound financial position and safe to insure with.

---

W. B., Owen Sound, Ont.: The Employers' Liability Assurance Corporation, Limited, is a strong British company which was incorporated in 1880 and which has been doing business in Canada since 1895. It is regularly licensed by the Dominion Insurance Department, has a deposit with the Dominion Government of $1,778,556, and is authorized to transact in this country fire, accident, automobile, burglary, earthquake, explosion, forgery, guarantee, hail, plate glass, sickness, sprinkler leakage, steam boiler and tornado insurance. It is a tariff company, and the rates quoted are tariff rates. You will make no mistake by holding on to the policy you have with it, which policy is on the standard automobile policy and carries the standard rate.

---

H. J., Montreal, Que.: Underwriters' Survey Bureau, Limited, Montreal and Toronto, is the company which prepares the maps or plans referred to. On these plans each risk is shown. The scale is 50 to 100 feet to the inch. Construction is shown by means of color; height of building is shown; fire cut-off or fire walls; communication from risk to risk; fire doors, composition of roof; whether metal or patent roof or shingles; street hydrants, street mains, width of street, size of street mains, fire alarm boxes, etc. Registered agents have free access to these plans for purpose of locating risks and ascertaining the tariff rate for same.

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L. K., Windsor, Ont.: General Exchange Insurance Corporation, with head office at New York and Canadian head office at Toronto, the company formed by General Motors Corporation, is regularly licensed in Canada for the transaction of automobile insurance, excluding insurance against liability for loss by reason of bodily injury to the person. It has a deposit with the Dominion Government of $128,920. The net premiums written by the company in Canada last year were $162,790, while the net losses incurred were $55,508. The head office statement shows a total premium income for 1926 of $7,066,490, which is larger, we believe, than that of any other company for the same class of coverage. The company is in a strong financial position and safe to insure with. It was organized mainly for the purpose of taking care of the requirements of General Motors for fire and theft insurance on cars purchased on the deferred payment plan. It was expected by the agents' association that it would be interested in only the first year's coverage or during the instalment paying period, but the chairman of the executive of the National Association of Insurance Agents now claims that the company is actively soliciting renewals of their insurance policies on automobiles, and he is asking the state associations to look into the matter with a view of ascertaining if the resident agency law is being broken. A strong denial has been entered on behalf of the General Exchange that its representatives are soliciting renewals. It is pointed out that its notices of expiration simply inform the insured that their protection is expiring and suggest that they make other arrangements to continue their insurance.

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N. M., Vancouver, B. C.: Land value insurance or the guaranteeing of the purchaser of land against a decline in value is regularly recognized by law in the State of California, but is not specifically dealt with in the insurance acts of any other State or Province, so far as we know, though such insurance might be transacted under the section in most insurance acts which permits the insuring of any risk not included in the generally accepted and enumerated forms of insurance, but which is a proper subject of insurance and not prohibited by law or contrary to sound public policy. The California Insurance Department ruled that the repurchase certificates or land value guarantee bonds issued by real estate firms to purchasers of land were insurance contracts, and in 1925 a law was passed in California to define land value insurance and to regulate companies transacting it. A minimum capital of $100,000 was required, and an actuary's certificate as to the adequacy of rates. The limit of risk under one policy was fixed at $5,000. Forms and contracts must have approval of Insurance Department, which was also given authority to appoint an appraiser to pass on risks to be accepted, and his refusal to pass a risk bars its acceptance. Premium rates vary for urban, suburban and farm properties. Only one premium is charged and the rates for subdivisions range from 35 to 83 per cent. of the sales price for the standard 10 year interim term policy. Under this policy loss, if any, is payable during the one year term immediately following the ten year period. Policies are also issued for 5, 6, 7, 8 or 9 years, with the same provision for payment of loss during the year following the interim period. Usually 50 per cent. of premiums is required to be placed in reserve and invested in securities authorized as legal investments for insurance companies.

**INFORMATION COUPON**

*This Service is confined to yearly Subscribers whose names appear on our books*

The subscriber can avail himself of the service given on this page under the heading, "Insurance inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.


**The Mount Royal Assurance Co.**

Total Assets ..... $2,200,000
Capital and Surplus of assets over all liabilities ..... 1,284,386
Total Losses Paid ..... 7,700,000

**Head Offices: 17 St. John Street, Montreal**

P. J. Perrin, Vice-President & General Manager.
H. C. Bourne, Asst. Gen. Manager and Secretary.
H. H. York, Inspector for Ontario.
J. A. Macdonald, Inspector for Ontario.

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C. H. McFadyen & Co., Limited ..... Winnipeg, Man.
Butler Byers Bros., Limited ..... Saskatoon, Sask.
James O. Miller & Co., Limited ..... Calgary, Alta.
Central Agencies, Limited ..... Truro, N.S.
Machum & Foster ..... St. John, N.B.
Dale & Co., Limited ..... St. John's, Nfld.
British Columbia Branch, F. A. Burgess, Manager ..... Vancouver, B.C.

Applications for Agencies in Unrepresented Districts Invited.

**NEW YORK UNDERWRITERS INSURANCE COMPANY**

CAPITAL—FULLY PAID $2,000,000 ASSETS $5,000,000
A. & J. H. STODDART, General Agents
100 WILLIAM STREET NEW YORK CITY
RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA
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PROVINCIAL AGENTS
MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO
MURPHY, LOVE, HAMILTON and BASCOM
R. Y. HUNTER, Resident Partner, MONTREAL
OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.
WHITE & CALKIN, ST. JOHN, N. B.

**CONTINENTAL CASUALTY COMPANY**

H. G. B. Alexander, Pres.
Capital Paid Up $2,000,000 Assets Exceed $13,000,000
ACCIDENT, AUTOMOBILE, PLATE GLASS, SICKNESS — *Insurance*
Service Unexcelled
Head Office Federal Building Toronto
R. D. BEDOLFE, CAN. GEN. MGR.

**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

ESTABLISHED 1797
TIME TRIED AND FIRE TESTED
MANY KINDS OF INSURANCE WRITTEN
INSURE IN THE NORWICH UNION

FIRE ACCIDENT AUTOMOBILE SICKNESS LIABILITY HAIL MARINE

**Union Insurance Society** of Canton, Limited

CANADIAN HEAD OFFICE
TORONTO
COLIN E. SWORD, Manager for Canada
*A British Company Established in 1835 by British Merchants of the Far East.*

ASSETS EXCEED $98,000,000.

**EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.**
OF LONDON, ENGLAND
J. H. RIDDEL, Manager. *Head Office for Canada* TORONTO. E. C. G. JOHNSON, Asst. Manager
DALE & CO., LTD., *General Agents*, Toronto, Montreal, Halifax

THE **General Accident Assurance Co. of Canada**

Insurance that Really Insures

*Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage*

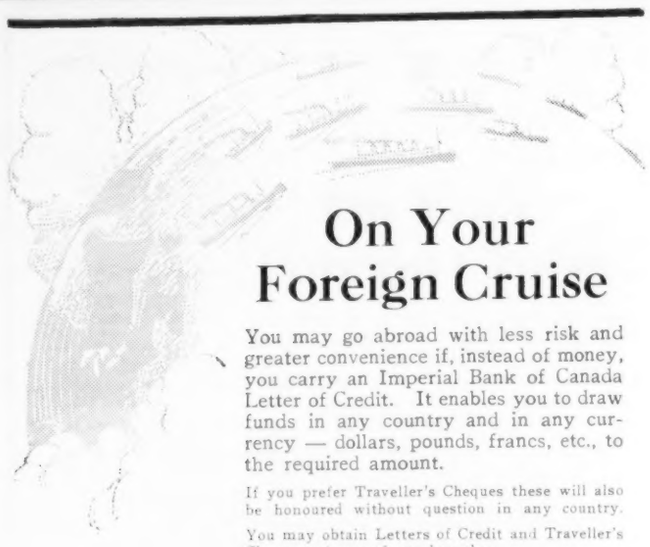
Thos. H. Hall Managing Director W. A. Barrington, Manager

**PRUDENTIAL**

Assurance Company Limited, of London, England
LICENSED FOR FIRE INSURANCE IN CANADA
ASSETS EXCEED $850,000,000
Largest Composite Office in the World. Applications for Agencies Invited.
Head Office for Canada: 16 St. John St., MONTREAL
Kenneth Thom, Manager for Canada
North West Branch, Huron & Erie Bldg., WINNIPEG
Fred W. Pope, Branch Manager.
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

**The Protective Association of Canada**

ACCIDENT AND SICKNESS INSURANCE CO.
HEAD OFFICE: GRANBY, QUE.
*The Only Purely Canadian Company*
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.
Agents in all Principal Cities and Towns in Canada.
E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.



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### Exports of Pulp and Paper

ACCORDING to the report issued by the Canadian Pulp and Paper Association, the exports of pulp and paper in March were valued at $17,234,858, an increase of $1,257,893 over the previous month but slightly below the total for March, 1926.

Exports of wood-pulp in March were valued at $4,407,371 and exports of paper at $12,827,487 compared with $3,239,761, and $9,737,204 respectively in the month of February.

For the first three months of the year the total exports of pulp and paper were valued at $43,660,840 as compared with a total of $44,042,002 in the corresponding three months of 1926, a decline for this year of $381,162.

The decline was due to a decrease in the shipments of wood-pulp the value of which amounted to $11,312,387 in the first quarter of the current year as compared with $13,501,570 in the corresponding period of 1926. Exports of paper on the other hand increased appreciably, the total value for the first quarter of 1927 being $32,348,653 as compared with a total of $30,540,432 in the first quarter of 1926.

Pulpwood exports for the first quarter amounted to $507,106 cords valued at $4,665,311. This is an increase over the shipments for the first quarter of 1926 when the total exports were 362,359 cords valued at $3,331,998.

### Possible Large Reaction but not Bear Market

CORPORATION profits during the first quarter of the year were in the aggregate just a shade better than a year previous. They are doing well to equal those of last year, but it will be increasingly difficult to keep on doing it," says Moody's Weekly Review of United States' Financial Conditions in its current issue.

"The stock market is beginning to look over-bought. Brokers' loans have been expanding; the bank-loan ratios are higher in New York than outside, and call money has lately risen above time. All that one may reasonably look for, however, is a large reaction rather than a bear market.

"Just at present there is a little extra demand for funds in New York on account of the stock market activity; but in the interior the demand for bank accommodation is only average. Presumably, interest rates will again work lower pretty soon."

### More Money for Wheat

A SHARP advance in wheat prices at Winnipeg has been the principal event of importance in business developments within the Dominion in the past week, say Greenshields & Co., in their market letter of May 7th last. May wheat has sold around $1.55, or an advance of over 15 cents a bushel from the low point of early April. The advance should mean a good deal to Western Canada as there is still a considerable amount of wheat available for export between now and the beginning of the new crop year. Less favorable from the business standpoint is the fact that the advance has been due in part to anxiety over the outlook for this autumn's harvest based on the cold and wet weather which has delayed operations in the West about two weeks. Although the West is getting away to a poor start, lost time may be quickly made up with any favorable change in the weather.

The stock market has been buoyant, and new high records, some for all time and some for this movement, have been established with almost daily regularity. A sharp reaction in Quebec Power in the early part of this week gave warning, however, that in some directions the pace was becoming over-rapid. At 311, Quebec Power showed an advance of 33 points in a few days and of 121 points from the low price of the year. The weakened technical position resulting from this rapid rise was reflected in an abrupt drop of 22 points in mid-week.

It almost goes without saying that in a market of this kind commitments should be conservatively protected as there may be sharp readjustments from time to time even if the fundamental position of the market as a whole is sound.

### A Miserable Way to Make a Living

"IT IS a miserable kind of way to make a living, for a man to do that kind of thing," commented Judge Cayley, in county court in Vancouver, recently when sentencing William Henry Campbell, Vancouver real estate broker, and formerly in Winnipeg, to two years' imprisonment in New Westminster penitentiary. Campbell was charged with obtaining by false pretences from Mrs. Mary Ellen Stevens transfer of a house property in Winnipeg to Ronald Felix McDonald in exchange for a second mortgage on a Saskatchewan farm. The house property was worth from $2,500 to $3,000; and the farm seven miles from Lestock, Saskatchewan, was valued by a notary public of that province at between $800 and $1,000. It was unoccupied wild land,

MR. KENNETH FRANCIS AUDEN

Whose death at Champaign, Illinois, in his 29th year, brought to an untimely end a most promising career. He was the eldest son of Professor and Mrs. H. W. Auden, of London, Ontario, and a brother of Mr. Marcus Auden, of Toronto. He was a student at Upper Canada College from 1905 to 1915. Mr. Auden attended the University of British Columbia, where he specialized in entomology and graduated with first class honors. Later he attended the University of Illinois, having gained a teaching fellowship. He had already attracted considerable attention by his scientific articles on entomology, and several suggestions of his had been taken up with profit in the United States. He had intended devoting his whole life to research in his chosen field; and he believed that his own country would save many millions of dollars annually by placing a comparatively small sum at the disposal of research work in this field, not alone to get rid of insect pests but to work out ways in which insects could be used to help man save his various problems of forest and field. His talks on insects always introduced one into an entirely new and fascinating world. He went overseas with the 123rd Battalion as a Lieutenant.

and prior to Mrs. Stevens' $2,500 mortgage there was a first mortgage of $1,500 and taxes, so that the farm had been brought in, before the date of the transfer, by the municipality for unpaid taxes.

Crown prosecutor H. S. Wood stated that McDonald had explained in the Vancouver court that the house had been traded in his name, and it had since been transferred to National Investors, Limited, which was managed by Campbell's partner in Winnipeg.

### Mr. Fred H. Lytle Joins Stewart, McNair & Co.

STEWART, McNAIR & CO., Members of the Toronto Stock Exchange, announce that Mr. Fred H. Lytle, is now associated with their firm.

Mr. Lytle was formerly president of the wholesale grocery house of T. A. Lytle & Company, Toronto.

### Canadian Bronze Co. Preferred Shares Offered

PUBLIC offering of $1,250,000 of 7 per cent. cumulative sinking fund preference shares of the Canadian Bronze Company, Limited, is being made by Greenshields and Company and Flood, Barnes and Company, Limited. The shares are offered at par, $100. The Canadian Bronze Company, Limited, has been organized to acquire all the assets and undertakings of Canadian Bronze, Limited, St. Thomas Bronze Company, Limited, and Northwestern Brass, Limited. It is stated that the business has never had an unprofitable year since its establishment in 1896. The company manufactures bronze bearings, bushings and castings, principally for freight and passenger cars and locomotives in Canada. It supplies all but a small fraction of the total railway requirements in its line in this country, and has enjoyed this position for about twenty years.

The depreciated replacement value of the fixed assets as at August 31, 1926, is certified at $725,604, while the consolidated balance sheet of the company as at March 31, 1927, shows net quick assets at $715,717, making total net assets of $1,441,322. Consolidated net earnings of the pre-


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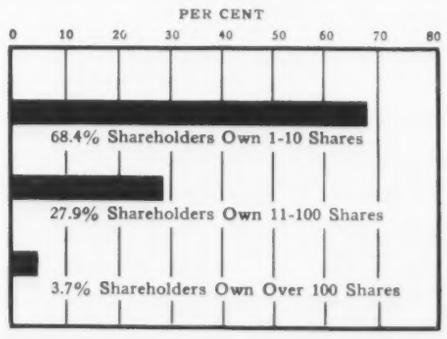


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2—to the many employee shareholders—2/3 of Associated employees have invested.

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decessor companies, after providing for depreciation, income taxes and making adjustments for non-recurring salaries and expenses, averaged $291,673 annually for the ten-year period ending December 31, 1926, which is equal to over 3 1/3 times preferred dividend requirements of $87,500. In no year of this period were the earnings less than 2 1/3 times these requirements. After allowance for preferred dividends, the balance applicable to the issued common stock has averaged over $5.10 per share annually.

The company has an outstanding board of directors, including Sir Charles B. Gordon, Sir Herbert S. Holt, Albert E. Dyment, Ross H. McMaster, Ernest R. Decary and Stewart H. Jones. P. R. Diamond, who was general manager of the predecessor companies, will continue in this position.

## Dominion Stores Offer Treasury Stock

THE directors of the Dominion Stores, Ltd., decided to make a further distribution of treasury shares to the existing shareholders in proportion to their present holdings. There are consequently to be offered 7,500 shares of stock (without par value )pro rata to the shareholders of the company of record as at the close of business on June 1st next, at a price of $40 per share.

The company has opened 36 stores since the first of the year, and has 17 more stores under lease, which will be opened before the 1st of June next, and a still further development is planned. The funds received from the current distribution will be used for such additional development.

## Dominion Textile Earned $7.36 a Share

ANOTHER year of successful operations is reflected in the annual report of Dominion Textile Company, Limited, covering the year ended March 31, 1927. Total income was the highest since the post-war boom year of 1919, and common dividends were earned by a wide margin. The surplus remaining, after all charges and dividends on both classes of stock, exceeded half a million dollars, bringing the total accumulated surplus up to over 6½ millions.

Manufacturing profits were up over $100,000 at $1,825,293, and interest on investments was up $80,000 at $276,692, making total income of $2,101,985 as compared with $1,905,309 in the preceding fiscal year. After deducting bond interest and preferred dividends, there remained a balance of $1,655,823, equivalent to $7.36 per share on the 225,000 shares of no par value common stock outstanding. This compares with $6.48 per share in the preceding year. The surplus for the year, after deducting common dividends, amounted to $530,823. This was added to prior surplus making a total surplus of $6,529,987 at the credit of profit and loss account.

The balance sheet shows a strong financial position, although working capital at the end of the year was down nearly $500,000.

The president, Sir Charles Gordon in his remarks to the shareholders, said: "Sales for the year amounted to $20,392,708, compared with $21,718,269 last year. The decrease in sales was due to the lower cost of raw cottons, which enabled us to reduce the average sale value of goods approximately 17 per cent. This reduction was partly overcome by an increase of 9.9 per cent. in the yardage and weight of goods sold."

## Royalite Oil Had Good Year

NET profits of the Royalite Oil Company for the year 1926 amounted to $535,496, its annual report shows. A feature of the report by the directors was the announcement of dividend No. 3 amounting to 40 cents a share, which will be payable on June 1 to shareholders of record May 15. The dividend rate formerly paid was 25 cents per share, so that the distribution to be made represents a substantial increase.

The company's statement shows that revenue received during the year amounted to more than $1,200,000, made up as follows: from gas, $307,776; from naphtha, $898,381. Expenditures under contract with the Dalhousie Oil Company up to the end of 1926 amounted to $328,475. The production of naphtha from Royalite No. 4 in the Turner Valley was 205,421 barrels during the year.

A. M. McQueen, vice-president of Imperial Oil, Limited, and chairman of the Royalite board, who was present at the meeting, emphasized the fortunate position of the company in receiving its present price of 11.28 cents for its naphtha product.

## Hunt's Limited, Begin Program of Expansion

HUNT'S, LIMITED, whose first preferred stock was recently offered to the public by the investment banking houses of McLeod, Young, Weir & Co., Limited, and Murray & Company, have purchased the plant and equipment of the Fenny Candy Company, Limited, on St. Helens Avenue, Toronto. This is the first step in the program of expansion which Hunt's, Limited, will undertake as a result of the new financing.

HORACE S. BEAN
President of The International Claim Association. This organization, whose membership comprises all of the leading life and casualty insurance companies of Canada and the United States, will hold their next Annual Meeting in Toronto on September 12, 13, 14.

## Western Quebec Maps for Prospectors

TWO geological maps taking in the townships of Villemontel, Figuery, Preissac, Lamotte, Cadillac, Malartic, Surimau and Fourniere of western Quebec have just been published by the Geological Survey. These townships lie some distance east of Rouyn mining district and are underlain in part by the eastward extension of the geological formations of Rouyn. As the maps show the observed rock outcrops and approximate distribution of the formations in which one might expect to find valuable minerals, they are of special interest to prospectors. They are published on a scale of one mile to one inch and are named the Lamotte and Fourniere sheets. Copies may be had on application to the Director, Geological Survey, Ottawa.


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THE ROYAL TRUST CO
EXECUTORS AND TRUSTEES

## Gold and Dross

(Continued from Page 19)

*"Car," St. Prosper, Que.* No decision has been made in regard to a date on which *WAITE-MONTGOMERY* shares may appear in a general way on the market. So far, no company has been incorporated. It is to be expected that before the end of this year an incorporation will go through, but there is an open question as to whether the shares will ever be put on the market. The Timmins interests hold 80 per cent., and with 20 per cent. having been retained by the original owners. Of this 20 per cent., a small amount has been divided into units and these have been traded in to some extent without having been listed.

*G. H. J., Oakville, Ont.* The situation at *BARRY-HOLLINGER* does not appear to be as favorable as it was some months ago. The indications appear to be that it may be difficult to find an average of more than $7 ore in sustained volume. This is scarcely sufficient on which to realize a profit when working in a small way. I have no idea, however, what the market trend for shares may be.

*A. L., Ottawa, Ont. KIRKLAND LAKE GOLD MINES, LTD.*, is not yet in the "famous" class. Work at deep levels is giving results which are improving the outlook for the venture. Officials express an optimistic view regarding the future. The present market price seems to have discounted the future far in advance. The intrinsic value of the mine, as found at present, is not sufficient to warrant higher quotations. You are gambling on the future.

*C. B. M., St. Catharines, Ontario. VICTORY SILVER* encountered some good ore in small quantity. It takes a lot of silver, and the ore has to keep coming, in order to find prosperity. I would not consider the outlook very favorable at Victory. Various silver properties with more ore in sight than that found on Victory are in distress at this time. I have heard unofficially that the stock of the present company has all been issued and that a reorganization might be considered.

*W. H., Dutton, Ont. BEARDMORE GOLD MINES* is in the prospect stage and the shares are highly speculative. This is particularly true on account of the property being in a new district in regard to which there is some adverse opinion in more experienced mining circles.

*H. C., Montreal, Que. TOWAGMAC* has a substantial tonnage of ore of medium grade—estimated at around $2,400,000 in $12 ore. Unless the mine should develop ore in bar volume, it will make pretty close mining to deal with ore of that class at $12 grade. However, the enterprise is in good hands and the shares appear to be a reasonable speculation for a hold. *AMULET* possibly has a little more ore in sight than Towagmac. However, the Amulet deposit is more or less flat and with doubt as to any downward continuity, while on Towagmac the position of ore deposits gives good reason to hope that deeper mining will gradually increase the amount of ore in sight. The shares of Amulet are speculative. *APEX* still exists but has been idle for a good many years and with poor prospects of being revived.

*Mrs. H., Calgary, Alta. DULUTH-SUPERIOR TRACTION COMPANY* common shares were quoted at 29 bid, 29½ asked on the Toronto Stock Exchange May 7th. This seems to us a pretty fair price for the stock in view of the Company's rather poor showing for the year ending December 31st, 1926, and the record of this stock over the last few years. While it is not impossible, there seems to us to be very little prospect of this stock returning to the figure at which you bought it, and in our opinion you might be well advised to accept your loss and sell at the present figure. *TORONTO GENERAL TRUSTS CORPORATION* is an excellent Company, in a strong financial position and its common shares have considerable investment value. It is not at all unlikely that attractive rights would be given to the present shareholders if the Company decided to issue new stock. We have no present information, however, that such an issue is being considered. The stock is giving a very satisfactory return when one considers the high degree of security, and we think you might do well to continue holding it.

*H. C. W., New York, N.Y.* The outlook for ever finding *PLACER GOLD* in paying quantity in Northern Ontario is most unfavorable. Glaciation removed all loose surface and also cut many hundreds feet of solid rock away. This material was scattered far and wide. Since that period there has not been time for concentration of mineral to take place from the sand and gravel thus created. Placer gold has been found in very limited quantity in the beds of small streams where the running water has caused concentration. This is an indication that possibly a million years or so from this date the action of rain, fall, and the work of flowing water may create placer deposits of value. This being the case, the outlook for *HOOF LAKE MINING SYNDICATE* may be estimated. The syndicate in question holds claims in the township of Carscallen. I have been in the area, as well as in the adjoining township of Denton where I did observe gold obtained by panning. The gold was in extremely small particles and the amount of gravel available for washing was quite limited. This section has been investigated by field geologists of the Ontario department of mines but without obtaining information sufficient to arouse hopes of profitable placer mining being established.

*J. J. J., Windsor, Ont. GROZELLE MINING COMPANY* is an amalgamation of the Grozelle mining claim with the old *FIDELITY* holdings. My records show R. J. Jowsey, president, and F. W. Kearny, secretary-treasurer. Some small mining equipment was recently installed. The property is in the prospect stage, but is close enough to other interesting properties to warrant some effort as a means of learning whether Grozelle itself contains ore, or whether it does not. The shares are highly speculative.

*W. M., Trail, B.C. LAURIER MINES* is a risky venture. The company has a big acreage, but unfortunately acreage does not assure mines. The claims in question would appear to warrant work in an effort to learn whether they are of value, or not. The country is full of raw prospects.

*F. J. M., Edmonton, Alta.* I would not hazard an opinion as to whether *HOLLINGER* or *McINTYRE* is the more attractive at this time. Both mines are in excellent condition, and a spread of an equal amount in each should meet the situation.

*W. R., Toronto, Ont. THE FUEGO OIL COMPANY* has been drilling in the Acadia Valley, Medicine Hat district, and closed down during the winter months after reaching a depth of 2,860 feet. The Acadia territory has nothing to show by way of proven development, and the test is no doubt being made on strength of geological reports. That Miss Agnes MacPhail is a director is interesting, but not convincing as to the prospects of the Company for success. It is at this stage very uncertain.

*B. B., Utica, N.Y.* I have no recent information regarding *KIRK-BUDD*, other than the fact that effort is being renewed to sell shares as a means of raising some more money with which to continue exploration. The property is an uncertain prospect, although appearing to warrant some further work in order to learn whether it contains payable deposits, or not.

ALBERTA will spend $2,400,000 on highways and bridges the coming year, according to Hon. O. L. McPherson, minister of public works. This will include $1,000,000 on main highways, $650,000 on market roads, the balance being on maintenance, and on construction and maintenance of bridges.

### USES SATURDAY NIGHT IN THE SCHOOLS

**Financial Editor Saturday Night,—**

**I generally buy two copies of Saturday Night as my father in the country reads it Sunday instead of the Bible, I am afraid. I have been much interested in the various articles you have published on the Front Page of the Financial Section. I am a school teacher and I used the article on the Labrador Boundary Dispute as an observation lesson for the Normal students. I have also greatly enjoyed the articles on the St. Lawrence Waterway.—B. W., Ontario.**

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APPLICATIONS FOR AGENCIES INVITED
LIBERAL CONTRACTS

Orders having been received in excess of the amount of stock offered, this advertisement appears as a matter of record only.

NEW ISSUE

$1,250,000
Canadian Bronze Company, Limited
7% Cumulative Sinking Fund Preference Stock
Par Value $100 per Share

The Cumulative Sinking Fund Preference Stock is to be fully paid and non-assessable; entitled to cumulative preferential cash dividends at the rate of seven per cent. per annum, payable quarterly by cheque at par at any branch in Canada of the Bank of Montreal; preferred as to assets and accrued dividends, in the event of liquidation; callable as a whole or in part at $110 per share and accrued dividend on thirty days' notice. Preference dividends will be payable August 1, and quarterly thereafter, the first dividend to accrue from May 4, 1927.

TRANSFER AGENT: ROYAL TRUST CO. REGISTRAR: TORONTO GENERAL TRUSTS CORPORATION

| Capitalization | Authorized | Issued |
|---|---|---|
| 7% Cumulative Sinking Fund Preference Stock | $1,500,000 | $1,250,000 |
| Common Shares of No Par Value | 50,000 Shares | 40,000 Shares |

The Company has no bonded debt and no bonds can be issued without the consent or approval of the holders of 66-2/3% of the preference shares.

*Mr. P. R. Diamond, Managing Director of the Company summarizes his letter to us as follows:*

Canadian Bronze Company Limited has been organized to acquire all the assets and undertakings of Canadian Bronze Limited, St. Thomas Bronze Company Limited and Northwestern Brass Limited, by means of the ownership of all the outstanding securities of these companies. The business has never had an unprofitable year since its establishment in 1896.

**Business** The Company manufactures bronze bearings, bushings and castings, principally for freight and passenger cars and locomotives in Canada. The Company supplies all but a small fraction of the total railway requirements in this country and has enjoyed this position for about 20 years. Plants are so located at Montreal, St. Thomas, Ont., Winnipeg and Calgary as to permit of rapid deliveries and excellent service to the railroads.

The principal source of the Company's income is from replacement orders for maintenance.

**Assets** The Canadian Appraisal Company certifies the depreciated replacement value of the fixed assets as at August 31, 1926, to be $725,604. Net quick assets, as shown by the pro forma consolidated balance sheet of the Company as at March 31, 1927, prepared by McDonald, Currie & Co., Chartered Accountants, are $715,717, making total net assets of $1,441,322.

**Earnings** Consolidated net earnings of the predecessor companies, after providing for depreciation, making adjustments for non-recurring salaries and expenses, and allowing for income taxes at the present rate, as certified by McDonald, Currie & Co., Chartered Accountants, have averaged for the 10-year period ended Dec. 31, 1926, $291,673 annually, equal to over 3 1/3 times preferred dividend requirements of $87,500. In no year of this period were the earnings less than 2 1/3 times these requirements.

After allowance for preferred dividends, the balance applicable to the issued common stock has averaged over $5.10 per share annually.

Net earnings for 1927 are estimated at an amount substantially in excess of the earnings for 1926.

**Sinking Fund** An annual sinking fund for the retirement of the preference stock, amounting to 10% of the net earnings of the Company after providing for depreciation, income tax and preferred dividends, will commence to accrue January 1, 1928.

**Management** The management will be in the hands of P. R. Diamond, who has been General Manager of the predecessor companies, and other executive officers who, with him, have been largely responsible for the successful operation of the companies in the past.

Directors

The following gentlemen, in addition to representatives of the bankers underwriting these securities, have consented to act as Directors:—

Sir Charles B. Gordon, G.B.E., Vice-President, Bank of Montreal, President, Dominion Textile Co.
Sir Herbert S. Holt, President, Royal Bank of Canada, Director, Canadian Pacific Railway
Albert E. Dyment, Esq., Chairman of the Board, Canadian General Electric Co., Director, Royal Bank of Canada
Ross H. McMaster, Esq., President, Steel Co. of Canada, Director, Canadian Pacific Railway
Ernest R. Decary, Esq., Director, Canadian National Railways, President, Title Guarantee & Trust Corp.
Stewart H. Jones, Esq., New York City

*These shares are offered for sale when, as and if issued and received by us, and subject to the approval of all legal matters by Messrs. Brown, Montgomery and McMichael.*

Price: $100 per share

*Application will be made to list these shares on the Montreal Stock Exchange.*

Greenshields & Co Flood, Barnes & Co Limited

The statements contained in the above are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

40,000 Shares
Canadian Bronze Company, Limited
No par value Common Stock
Price $40 per Share

*Application will be made to list these shares on the Montreal Stock Exchange.*

Orders having been received in excess of the amount of stock offered, this advertisement appears as a matter of record only.

Greenshields & Co Flood, Barnes & Co Limited

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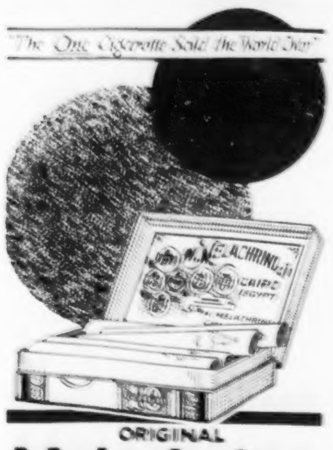
"The One Cigarette Sold the World Over"




ORIGINAL
**Melachrino**
CIGARETTES


## Kling-Del Refineries Ltd.

(Continued From Page 27)

SOMETHING like 290,000 in stock shares are reported to have been sold to the investing public, but much of this has been on the instalment plan. But it does seem that about $25,000 has been turned over to the Wrather interests in connection with building and plant construction. The many patents are claimed to be of such a revolutionary character in manufacturing and producing gasoline that officials are already predicting profits during the first year's operations as high as "100 per cent." Signed documents, it is said, have been issued to that effect—and yet these same men appear to find it necessary to continue a high pressure stock-selling campaign throughout the country. Of course, there are many precedents for such gratuitous concern for the man on the street. But results are invariably the same.

Where will this Company get its crude oil? It is no great secret that the native product is not glutting the Western Canada market. If the Kling-Del secured a monopoly of the whole supply in the Wainwright district, the plant could not be kept busy more than possibly a few hours per day under present conditions. To overcome this handicap, it is said the company plans to ship in the crude material from outside points with the additional handicap of high freight rates. That does not look sufficiently promising to warrant "100 per cent. dividends."

However, it is said that district oil station managers have already been appointed in various small towns in at least Alberta, under the representation that active operations will start within a few weeks. Meantime the agents are trying to make good in stock salesmen under assurance that later their duties will be confined to handling Kling-Del refinery products. Before that happens, however, more money must be had for equipment, such as motor trucks, lumber for buildings, the all important item of crude oil, and so on—providing their credit rating does not appeal to the sources from which these things come. There is little sentiment among credit managers, who prefer cash to promises.

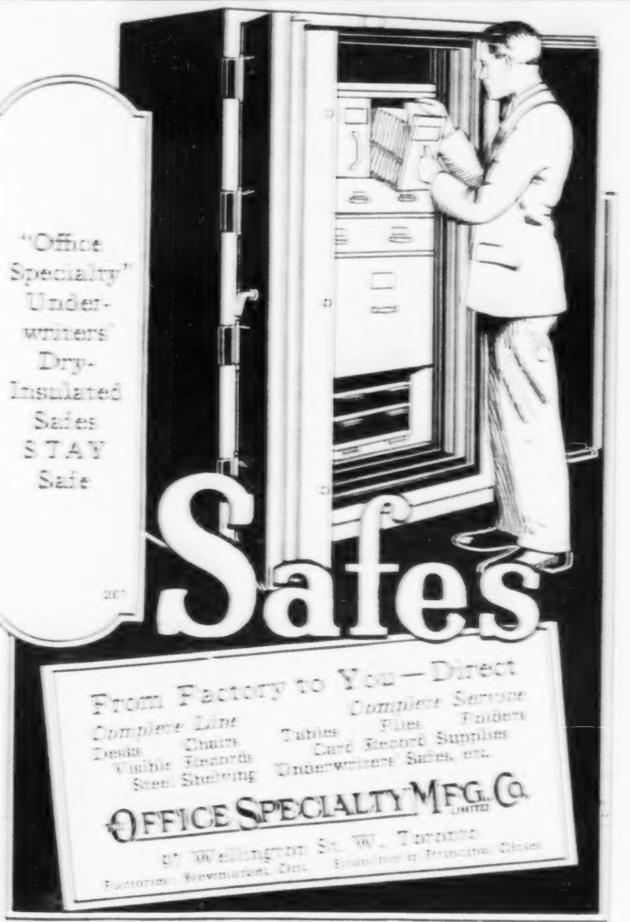
Taken all in all, the Kling-Del Refinery stock is certainly not very attractive and does not offer much by way of real substance to people who are assuming all the risk with their money. The stock-selling claims are so extravagant in themselves as to justify the investing public in keeping their money safely on deposit.

One Alberta man, writing SATURDAY NIGHT recently, had this to say:

"At this time it would be of benefit to the investing public to know something about the Kling-Del Refinery at Wainwright, as there is quite a bunch of stock already sold, and they are working hard to sell more. They have a small plant partially completed and they are telling the public that they are to put in tanks and run a fleet of trucks to supply districts something like one hundred miles away. I, as well as others that live near by, would be glad to buy in anything that would assist the oil development in this, the Wainwright district, but hesitate to go into this without more information— which it seems impossible to get here."

There is no reason whatever, if the business is being soundly promoted, why the Kling-Del Refineries directors should not be compelled to provide the public with the innermost financial and other details of this company. If they are not willing to do so they have no reason to expect people to risk their money in what is so far nothing more than a gamble—the prospects being based wholly on the say-so of promoters. How much in actual cash has been put in by the directors should also be placed on record. If there is anything in the promised "100 per cent. profits" they should be heavy cash contributors.

This also brings up the question of the general practice of issuing charters by governments. It is altogether too easy to secure the privilege by people without any particular financial responsibility who plan to trade on the savings of others. The public might be saved millions of dollars annually if self-appointed officers in promotions were forced to put up a substantial sum themselves, before being permitted to sell stock promiscuously throughout the country—the other merely on the strength of high pressure sales promises and fat promises.


"Office Specialty" Underwriters' Dry-Insulated Safes STAY Safe

From Factory to You—Direct
*Complete Line* *Complete Service*
Desks Chairs Tables Files Folders
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Steel Shelving Underwriters' Safes, etc.

OFFICE SPECIALTY MFG. Co. LIMITED
97 Wellington St. W., Toronto
Factories: Newmarket, Ont. Branches in Principal Cities



## A different "School"

It is for business men. The "teachers" in it have been successful executives in many industries.

John Wanamaker utilized the knowledge of business economics gathered by men outside his own organization. He was very successful.

We solve business problems—our clients verify it.

**F. E. Mutton**
705 Federal Bldg.
Toronto, Ont. Adel. 8022



## Western Homes Ltd.

Mortgage Investments
Capital Subscribed $2,500,000.00
Capital Paid Up 1,000,000.00

Assets of One Million Dollars invested in mortgages on moderately priced homes and well improved farms—the safest of all securities.


## BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE per cent. upon the paid-up Capital Stock of this Institution has been declared for the current quarter, payable on and after WEDNESDAY, the FIRST day of JUNE next, to Shareholders of record of 30th April, 1927.

By order of the Board.
FREDERICK WILLIAMS-TAYLOR,
General Manager.
Montreal, 19th April, 1927.

## The Royal Bank of Canada

DIVIDEND No. 159

NOTICE is hereby given that a DIVIDEND OF THREE PER CENT (being at the rate of twelve per cent per annum) upon the paid-up capital stock of this bank has been declared for the current quarter, and will be payable at the bank and its branches on and after Wednesday, the first day of June next, to shareholders of record at the close of business on the 30th day of April.

By order of the Board.
C. E. NEILL,
General Manager.
Montreal, Que., April 19, 1927.

INTERNATIONAL PAPER COMPANY

New York, March 30, 1927

The Board of Directors have declared a quarterly dividend of Fifty Cents (50c) a share on the Common Stock of this Company, payable May 16th, 1927, to Common stockholders of record at the close of business May 2nd, 1927.

Checks will be mailed. Transfer books will not close.

OWEN SHEPHERD, Vice-President & Treasurer.

## CANADIAN PACIFIC RAILWAY COMPANY

DIVIDEND NOTICE

At a meeting of the Board of Directors held today a dividend of two and one-half per cent. on the Common Stock for the quarter ended 31st March last was declared from railway revenues and special income, payable 30th June next to shareholders of record at three p.m. on 1st June next.

By order of the Board.
ERNEST ALEXANDER,
Secretary.
Montreal, 9th May, 1927.

## IMPERIAL OIL, Limited

DIVIDEND

NOTICE is hereby given that a dividend of twenty-five cents (25c) per share and a special disbursement of twelve and one-half cents (12½c) per share have been declared by the Directors of Imperial Oil, Limited. The same will be payable in respect of shares specified in any Share Warrant of the Company within three days after the Coupon Serial Number [illegible] of such Share Warrant has been presented and delivered to

The Royal Bank of Canada,
Toronto, Ontario,

or at the office of

Imperial Oil, Limited
56 Church Street,
Toronto, Ontario,

such presentation and delivery to be made on or after the

1st day of June, 1927.

Payment to shareholders of record at the close of business on the 14th day of May, 1927 (and whose shares are represented by Share Certificates) will be made on or after the 1st day of June, 1927.

The books of the Company for the transfer of shares will be closed from the close of business on the 14th day of May, 1927, to the close of business on the 31st day of May, 1927.

BY ORDER OF THE BOARD.
[illegible], Secretary.
56 Church St., Toronto, Ontario.

## Russia's Place in International Wheat Trade

IN RECENT years the opening of each new wheat marketing season has revived the question of the volume of supplies which could be placed on the international market by Russia, but lack of reliable information has made it impossible to judge the effect of competition from this source until well on in the season, says the Canadian Bank of Commerce May Letter.

There are now available reliable reports which show the position of the Russian wheat trade in the 1926-27 season. Briefly speaking, a state organization, operating in conjunction with district co-operative associations, collects grain from the peasants, and another department of the government undertakes the disposition of the exportable surplus after domestic requirements are satisfied. The production of wheat in 1926 is now officially estimated at 800,000,000 bushels, as compared with 713,000,000 bushels in 1925 and with an average of approximately 750,000,000 bushels in the five-year period immediately preceding the Great War. All these figures relate to the territory comprising Russia as it is now constituted. It is of interest to note, however, that the quantity of wheat raised last year was almost equal to the average production of the entire area of the former Russian Empire. The stocks of wheat held by the peasants at the close of the 1925-26 season are stated to have been more than double those held at the corresponding time of the previous year. With this large carry-over and a record post-war production in 1926, the authorities were able to gather during the first six months of the current season about 150,000,000 bushels as compared with 62,000,000 bushels in the entire 1925-26 season. The release by the peasants of this larger quantity has, of course, enabled the Government to increase its exports, and these are estimated to date at nearly 30,000,000 bushels, exceeding the total exports from the 1925 crop.

In comparison with the large supplies available in Russia the exports of wheat are small. The Soviet Government, however, has undoubtedly made headway with its export programme, and it is expected that this year the total shipments will be 40-50,000,000 bushels, but there still exist many difficulties in the way of reaching the pre-war exports, which averaged 160,000,000 bushels. Evidently the population requires, and is permitted to use, more wheat than formerly. The transportation system is still inadequate for the commercial needs of the country, and there are also lacking the facilities for storage, inspection, grading and independent trading which are requisite for entry, on a large and profitable scale, into a market so sensitive to world conditions as that for wheat. One of the most important factors, however, is the demand by the Russian peasant for industrial goods in exchange for wheat, and the inability of the Government fully to meet this requirement, though the scarcity of agricultural equipment and of manufactured articles is not so pronounced as last year. Another obstacle confronting the Soviet authorities is the widening spread between prices for agricultural products and those for industrial goods; a year ago the index number for the former stood at 219 in comparison with 249 for the latter class of commodities; the latest numbers available are 199 and 264 respectively.


What's Wrong With Shorthand?

Executives Say:—

"I'm forced to cut dictation short."
"If she could only take it as fast as I think."
"She can't help me with other things."
"If I could only dictate while it's fresh in my mind."
"Pshaw! she's gone. I'll have to wait till tomorrow."
"I had all this clear in my mind last night."

*That's enough! I'll send in the coupon below on general principles.*

JAMES ELDER

Manager and Treasurer, Canadian Hanson & Van Winkle Company, Ltd., Toronto, says The Dictaphone keeps a man's desk and mind unloaded.

*Instant availability is its other name*

"Things get done when The Dictaphone's at your elbow. Depend on shorthand and they are sure to accumulate."

GERTRUDE SIMMONS

Secretary to Mr. Elder, completes letters more easily and rapidly with The Dictaphone

What's Wrong With Shorthand?

Secretaries Say:—

"Those awful waits while he talks over the phone."
"Hours wasted while he's in conference."
"No one else can read my notes."
"I'm nothing but a bell-hop."
"These endless notes make me dizzy."
"I'm sure he said that, but . . . ."
"Yes, I do mind staying late."
"Cold notes are maddening."
"No time for real secretarial work."

*That's enough! I'll show him the coupon right now.*

*That's one good reason why James Elder uses this modern time saver. Read his other reasons. Then decide to try it yourself, using coupon.*

"Convenience of starting dictation instantly whenever you want to is a worthwhile thing in itself. Add to that the benefit of doing a thing while all facts are fresh in mind and you begin to appreciate why The Dictaphone helps us so much.

"A man who expects his secretary to turn out a good day's work knows that he can't be interrupting her continually. So he usually permits letters to accumulate until 'it pays' to call her. Consequently his work never is up to the minute. He burdens his mind unnecessarily with details which are far better dismissed by prompt dictation. With The Dictaphone you can keep your desk and your mind unloaded."

It's James Elder, Manager and Treasurer of the Canadian Hanson & Van Winkle Company, Limited, who says this—and he knows whereof he speaks. He continues:

"The time The Dictaphone saves us and its convenience make it invaluable. It's just as helpful now as when I used it for detail work in our Sales Department. In fact we could not possibly do without our Dictaphones."

Gertrude Simmons, Secretary to Mr. Elder, declares, "Like so many girls who learned shorthand I was once prejudiced against The Dictaphone. Only recently have I come to realize fully how much it helps me to be a real secretary.

"Now I can plan my work and get it done on time, for I'm not constantly interrupted with 'take a letter please' as I was when I used shorthand. Besides gaining the time formerly lost in note-taking I find I can type my letters about twice as fast as I could when transcribing from a notebook."

**DICTATE TO THE DICTAPHONE** REG. CANADA

*and double your ability to get things done*

Mail With Your Letterhead to Dictaphone Sales Corp., Ltd.
33 Melinda Street, Toronto
T. R. CRAYSTON, General Manager

☐ I want to read what leading executives or secretaries say about increasing their ability with The Dictaphone. Mail me FREE copy of your booklet, "What's Wrong with Shorthand?"
☐ I am a Secretary ☐ Executive
(Check one)
☐ Please notify your nearest office to let me try a New Model 10 without obligation.

World-Wide organization—U.S.A., London, Paris, Brussels, Sydney, Shanghai, etc.

## A Dominion-Wide Organization

The Canada Permanent Trust Co., with branch offices in almost every important centre in Canada, is in a splendid position to offer efficient and prompt service as

STOCK TRANSFER AGENT
REGISTRAR
TRUSTEE FOR BOND ISSUES

The responsibility of our Company, our conservatism and facilities for acting in the above capacities will insure both safety and profit in the employment of this company in these services.

*You are invited to confer with the Officers of the Company.*

DIRECTORS:
W. G. Gooderham, *President*
E. R. C. Clarkson, *Vice-President*
George H. Smith, *General Manager*
Col. A. E. Gooderham
F. Gordon Osler
William Mulock, K.C.
William Stone
George W. Allan, K.C., *Winnipeg, Man.*
A. B. Campbell, W.S., *Edinburgh, Scotland*
Norman McKenzie, K.C., *Regina, Sask.*

THE CANADA PERMANENT TRUST CO.
*Paid-up Capital One Million Dollars*
Ontario Branch - Manager: A. E. Hessin
HEAD OFFICE: CANADA PERMANENT BLDG., TORONTO
Branch Offices: Toronto, Halifax, St. John (N.B.), Woodstock (Ont.), Brantford (Ont.), Winnipeg, Regina, Edmonton, Vancouver. 25



Be sure your WILL is made, naming a strong TRUST COMPANY as your **EXECUTOR**

Ask for Booklet, "The Corporate Executor"

CAPITAL ISSUED AND SUBSCRIBED ..... $1,172,500.00
PAID-UP CAPITAL AND RESERVE ..... $1,259,430.36

THE IMPERIAL CANADIAN TRUST CO.
EXECUTOR, ADMINISTRATOR, ASSIGNEE, TRUSTEE, ETC.
Head Office: Winnipeg, Canada. Branches: Saskatoon and Calgary.


Fourteenth Annual

# Financial Statement and Directors' Report

# Western Grocers Limited

### Wholesale Grocers

At the Annual Shareholders' Meeting of Western Grocers Limited held at the Head office of the Company, the following were unanimously re-elected Directors of the Company:

W. P. Riley, W. H. McWilliams, E. E. Hall, H. W. Hutchinson, Andrew Kelly.

The Directors' Report and Annual Statement for the year 1926 was presented and unanimously approved.

At a meeting of the Board of Directors following the Annual Meeting of Shareholders, the Officers of the Company were re-elected.

## REPORT TO SHAREHOLDERS

In submitting the fourteenth annual statement covering the year ended December 31st, 1926, your directors beg to report:

After deducting all operating expenses, interest paid on bank and mortgage loans and making adequate provision for all bad and doubtful accounts, the net income from the year's operations was $155,252.90. This, added to the surplus and special reserve carried forward from the previous year, makes a total of $370,251.06, which was dealt with as follows:

| | |
|---|---|
| Written off for depreciation on buildings | $ 15,307.69 |
| Written off for depreciation on delivery and warehouse equipment and office furniture and fixtures | 16,024.36 |
| Reserve for Income Tax, 1926 | 8,721.82 |
| Dividends Paid on Preference Stock | 83,601.00 |
| Balance at credit of Surplus Account, Dec. 31, 1926 | 246,596.19 |
| | $370,251.06 |

All expenses incurred in connection with the capital adjustment consummated in February, 1926, which were considerable, were taken up as part of the operating expenses and deducted from profits before arriving at the net income for the year.

Buildings owned and occupied by the Company are all in good condition; all expenditures for maintenance and repairs thereon were charged to operating expenses.

Inventories were carefully taken and conservatively priced at cost or market value, whichever was the lower.

Accounts and notes receivable were carefully inspected and ample provision made for anticipated losses thereon.

The surplus of assets over all liabilities (other than to shareholders) is $2,463,758.93 which means there are $206 of assets back of each Preference Share issued, or $100 of assets for each Preference Share and $75 of assets for each No Par Common Share issued.

Your Company has no bonded indebtedness and all its properties are free from encumbrance with the exception of an unmatured mortgage of $65,000, which is part of the original mortgage carried on the Vancouver property when acquired from its former owners.

As was anticipated when the plan of capital adjustment was proposed, the net earnings of the Company were amply sufficient to justify the declaration and payment of four quarterly dividends on the Preference Shares of 1¾% each, in addition to which the holders of Common Shares recently (March 15, 1927) received a dividend of $1.00 per share.

Your Company maintains the premier position in the grocery trade. With much improved conditions prevailing throughout Western Canada and prospects of a large immigration, the outlook for 1927 is most promising. The business for the first few months of 1927 fiscal year shows a substantial increase over the corresponding months of the previous year.

## *BALANCE SHEET*

## Western Grocers Limited

### As at December 31st, 1926

ASSETS

| | |
|---|---|
| **Current and Working Assets** | |
| Cash on Hand and in Banks | $ 117,907.64 |
| Merchandise, at cost or under | 1,656,394.97 |
| Accounts Receivable, Customers' | 1,634,160.89 |
| Sundry Debtors, including advances on Merchandise | 97,621.05 |
| Prepaid Insurance, Interest, etc | 28,635.85 |
| Total Current and Working Assets | $3,534,720.40 |
| **Investments** | |
| Real Estate, not in use for Warehouses, and other investments | 72,950.00 |
| **Warehouse Properties** | |
| Real Estate and Buildings, less depreciation | 846,543.10 |
| **Plant and Equipment** | |
| Including Automobiles, Motor Trucks, Office and Warehouse Equipment, less depreciation | 88,784.92 |
| Total Assets | $4,542,998.42 |

LIABILITIES

| | |
|---|---|
| **Bank Loans**, Secured | $1,478,000.00 |
| **Acceptances and Accounts Payable** to Trade Creditors | 514,989.24 |
| **Dividend on Preferred Shares** for 3 months ended December 31st, 1926 | 20,000.25 |
| Total Current Liabilities | $2,013,889.49 |
| **Mortgage**, with Interest Accrued to Date | 65,350.00 |
| **Capital Stock:** | |
| Authorized: | |
| 7% Cumulative Preference Shares of $100.00 each $2,500,000.00 | |
| Common Shares of No Par Value 30,000 Shares | |
| Issued: | |
| 7% Cumulative Preference Shares of $100.00 each—11,943 Shares | $1,194,300.00 |
| Common Shares of No Par Value—16,943 Shares | 1,022,862.71 |
| **Surplus** | 246,596.19 |
| Total Liabilities | $4,542,998.42 |

HEAD OFFICE—WINNIPEG, MANITOBA.

BRANCHES:

Brandon and The Pas in Manitoba. Moose Jaw, Saskatoon, Yorkton and North Battleford in Saskatchewan. Lethbridge and Edmonton in Alberta. Cranbrook, Nelson and Vancouver in British Columbia. Port Arthur and Fort Frances in Ontario.

President, W. P. Riley. Directors: W. H. McWilliams, H. W. Hutchinson, Andrew Kelly, E. E. Hall, Winnipeg.

## Market for Unlisted Bonds

| Industrial Bonds | Bid | Ask |
|---|---|---|
| Abitibi P&P 6% '40 | $104.00 | $105.25 |
| Alta. Pac. Grain 6%, '46 | 97.75 | 99.25 |
| Algoma Steel 5% '62 | 29.25 | 31.50 |
| Amer. Sales Bk. 6%, '30 | 100.50 | ..... |
| Arena Gardens 6%, '42 | 69.00 | 76.00 |
| Bathurst Co. 6½%, '41 | 98.00 | 101.00 |
| Belgo Can. Paper 6%, '43 | 101.75 | 102.75 |
| Border Cities Hotel 6½% | 100.75 | 103.00 |
| B.C. Pulp 6%, '50 | 83.50 | 88.00 |
| Brompton P&P 6% '46 | 99.25 | 100.50 |
| Burns P. & Co. 6½%, '43 | 103.50 | 105.00 |
| Canada Biscuit 6½%, '46 | 102.00 | 103.00 |
| Canada Bread 6%, '41 | 105.50 | 106.50 |
| Can. Car & Foundry 6%, '39 | 104.00 | 105.50 |
| Canada Cement 6%, '29 | 100.75 | 101.75 |
| Can. Locomotive 6% '51 | 99.50 | 100.50 |
| Can. Machinery 6%, '40 | 80.00 | 85.00 |
| Canada Salt 6%, '46 | 101.75 | 103.00 |
| Can. Steamship 5%, '43 | 98.50 | 99.75 |
| Can. Steamship 6%, '41 | 98.00 | 99.00 |
| Can. Bakeries 6½%, '45 | 101.50 | 103.50 |
| Can. Canners 6%, '50 | 99.25 | 100.50 |
| Can. Cons. Rub. 6%, '40 | 103.00 | 103.75 |
| Can. Paperboard 7%, '37 | 98.00 | 99.25 |
| Clifton Hotel 7%, '54 | 85.00 | ..... |
| Davies Wm. 6%, '42 | 93.50 | 94.25 |
| Deb. & Securities 4%, '30 | 73.00 | ..... |
| Dominion Iron 5%, '29 | 78.50 | 83.50 |
| Dom. Manuf. 6%, '33 | 95.00 | ..... |
| Drummond Invest. 5½%, '38 | 99.00 | 100.50 |
| Flax Spinner 7%, '34 | 95.50 | ..... |
| Fraser Co. 6%, '50 | 98.00 | 99.00 |
| Galt Brass 7½%, '41 | ..... | 80.00 |
| Greening Wire 6%, '43 | 101.50 | ..... |
| Holt Renfrew 6%, '37 | 101.00 | 103.00 |
| Howard Smith 7%, '41 | 103.50 | 104.50 |
| Inter. Milling 6%, '30 | 100.75 | 102.00 |
| King Ed. Hotel 7%, '44 | 92.50 | 94.00 |
| Loew's Toronto 6% | 99.00 | 101.50 |
| Maple Leaf Mill 6½, '43 | 103.25 | 104.25 |
| Massey Harris 8%, '30 | 102.25 | ..... |
| McKinnon Indust. 6½%, '45 | 100.50 | 102.00 |
| Mercury Mills 6½% '42 | 100.75 | 102.00 |
| Metropolitan Bld. 7%, '44 | 100.00 | 101.75 |
| Nova Scotia Steel 6% Deb. | 36.00 | ..... |
| Ogilvie Flour 6%, '32 | 104.00 | ..... |
| Ontario P&P 6%, '31 | 108.00 | 111.00 |
| Ont. Steel Prod. 6% '43 | 100.50 | 102.50 |
| Page Hersey 5%, '46 | 102.00 | ..... |
| Paton Mfg. 6%, '53 | 100.00 | 102.50 |
| Pedlar People 8% (Serial) | 101.00 | ..... |
| Penman 5½%, '51 | 102.25 | 103.50 |
| Pt. Alfred P&P 6½%, '43 | 101.75 | 102.50 |
| Price Bros. 6%, '43 | 104.00 | 104.50 |
| Professional Offices 7% | 100.00 | 102.50 |
| Riordan P & Paper 6%, '42 | 100.50 | 102.50 |
| St. Anne Paper 6½%, '46 | 98.00 | 99.50 |
| St. Lawrence P. 6% '46 | 97.00 | 98.50 |
| St. Lawr. Sugar 6%, '32 | 96.50 | ..... |
| St. Maurice Val. 6% '45 | 99.00 | 101.00 |
| Sheldons Ltd. 6%, '34 | 90.00 | ..... |
| Simpson Robt. 5%, '52 | 95.00 | ..... |
| Simpsons Ltd. 6½%, '45 | 103.00 | 104.00 |
| Spanish R. P&P 6%, '31 | 108.50 | 111.00 |
| Spanish R. P&P 8%, '41 | 106.50 | 108.00 |
| Standard Clay Prod. 6% '42 | 90.50 | ..... |
| Sterling Coal 6%, '40 | 90.00 | 93.00 |
| Stewart Terminal 6½% | 99.50 | 100.50 |
| Tooke Bros., 7%, '42 | 101.00 | ..... |
| Toronto Carpet 6%, '41 | 102.00 | 103.50 |
| Wayagamack P&P 6%, '51 | 98.00 | 99.00 |
| Windsor Hotel 6½%, '43 | 104.25 | 105.25 |
| Woods Mfg. Co. 6%, '43 | 97.00 | 98.25 |
| **Public Utility Bonds** | | |
| Bell Telephone 5%, '55 | 102.00 | 103.00 |
| Calgary Power 5%, '40 | 92.50 | 93.50 |
| Can. Northern Pr. 6½%, '41 | 101.50 | 103.00 |
| Cedar Rapids 5%, '53 | 100.00 | 101.50 |
| Dom. Pr. & Trans 5%, '32 | 97.00 | 98.00 |
| Duke Price Power 6%, '66 | 105.00 | 105.75 |
| East Kootenay Pr. 7%, '42 | 103.75 | 105.25 |
| Elect. Develop. 5%, '33 | 99.75 | ..... |
| Gatineau Power 5%, '56 | 97.25 | 98.00 |
| Gatineau Power 6%, '41 | 101.25 | 102.25 |
| Jamaica Pub. Ser. 6½%, '43 | 102.75 | 104.00 |
| Laurentian Power 6%, '36 | 103.25 | ..... |
| Laurentide Power 5½%, '46 | 101.00 | 102.00 |
| Laurentide Power 5%, '46 | 100.00 | ..... |
| Manitoba Power 5½%, '51 | 99.00 | 100.00 |
| Mont. Lt. H. & Pr. 5%, '51 | 99.50 | 100.25 |
| Mont. Public Ser. 5%, '42 | 99.00 | 100.00 |
| Mont. Tram. 5%, '41 | 98.75 | 99.75 |
| Mont. Tram. 5%, '55 | 96.00 | 96.75 |
| Nor. Can. Power 6, '45 | 101.00 | 102.00 |
| Northern Electric 5%, '39 | 100.00 | 102.50 |
| Nor. Ont. Lt. & Pr. 6%, '46 | 101.00 | 101.75 |
| North West. Util. 7%, '38 | 99.00 | 100.25 |
| Nova Scotia Tram. 5%, '46 | 92.50 | 93.75 |
| Nova Scotia Tram. 7%, '52 | 99.25 | 100.25 |
| Ottawa Gas 6%, '39 | 102.50 | 105.00 |
| Ottawa Hull Pr 6%, '48 | 103.00 | ..... |
| Ottawa Mont. Pr. 6%, '49 | 102.00 | 103.00 |
| Ottawa River Pr. 6½%, '53 | 102.50 | 103.50 |
| Ottawa Traction 5½% '55 | 101.50 | 102.25 |
| Prov. L. & P. 6%, '46 | 100.25 | ..... |
| Quebec Power Pr. '53 | 106.75 | 107.75 |
| Quebec Power 6, '39 | 97.50 | 98.25 |
| Rio Tram. '35 | 95.25 | 98.25 |
| St. Maurice Pr. 6½%, '53 | 107.75 | 108.50 |
| Sao Paulo Tram. 5% '29 | 97.50 | 98.50 |
| Shawinigan W&P 6%, '50 | 105.25 | ..... |
| Southern Can. Pr. 5%, '55 | 99.00 | 100.00 |
| West Kootenay Pr. 6%, '43 | 103.50 | ..... |
| West. Pr. of Can. 5%, '49 | 97.50 | ..... |
| Winnipeg Elec. 5%, '35 | 99.00 | ..... |
| Winnipeg Elec. 6%, '54 | 100.50 | 101.50 |
| **Government Municipal & Rly. Bonds** | | |
| Calgary 5½%, '44 | 102.00 | 103.25 |
| C.N.R. Income 5%, '30 | 73.00 | 74.50 |
| C.P.R. 4½%, '44 | 94.75 | 95.75 |
| C.P.R. 5%, '34 | 100.00 | 100.75 |
| Dom. of Can. 5½%, '33 | 104.80 | 105.05 |
| Dom. of Can. 4½%, '44 | 99.25 | 99.75 |
| G.T.R. Dom. Gtd. 6%, '36 | 107.50 | 108.50 |
| Hy. Elec. Ont. Gtd. 4%, '57 | 87.00 | 88.00 |
| Ontario 4½%, '44 | 98.00 | 99.00 |
| Ontario 5%, '48 | 103.00 | 103.75 |
| Toronto Suburban 4½%, '61 | 54.00 | 59.00 |

(Compiled by A. J. Pattison Jr. & Co., Toronto, Ont., under date of May 9th. Quotations may now be regarded as approximate).

## Good Showing by Canadian Cottons

ALTHOUGH competitive conditions in the industry resulted in a decline in operating profits, the figures being $529,237 for the year ended March 31, 1927, as against $550,058 for the preceding year, the annual report of Canadian Cottons, Limited, shows that earnings applicable to the common shares were well maintained, amounting to 9 per cent. for the past fiscal year as compared with 8.99 per cent. for 1925-26 and 8.08 per cent. for 1924-25. Furthermore, the company was able to improve its general balance sheet position and show a substantial increase in working capital, net current assets amounting to $4,650,808 as compared with $4,162,865.

With interest from investments the company's total income for the year was $521,705, which compares with $642,680 for the previous year. Bond interest amounting to $148,324 and provision for bad debts amounting to $8,680 left net income at $464,700, as against $464,059. After payment of the usual preferred dividends of $219,690 and common dividends of $217,240, there remained a surplus of $27,770, bringing total surplus to $2,737,563.

Total assets are shown at $17,068,219, as compared with $16,704,249. Cash is shown at $131,777, as compared with $77,055, while accounts receivable are $2,977,533, as compared with $1,590,362. Inventories are lower at $1,378,811, as compared with $2,297,898. The company bought in nearly $100,000 of its own bonds during the year, sinking fund and treasury bonds now being shown in excess of a million dollars. Plant and property account was written down nearly a quarter of a million to $9,838,660. Depreciation reserve was increased by $350,000 to $1,750,000. Accounts payable are somewhat higher at $1,188,103, but there are no bills payable, so payables are actually less than last year by over $60,000.


# Character
# Capability
# Capital

**When character and capability are removed by death, the only thing left is Capital**

"How *much* capital?" — is the question asked by all the creditors—and the fate of the business, and of the business man's family, hangs on the answer. And the worst of it is, insistence upon liquidation brings about losses of Capital.

"Character" and "capability" are not replaceable, but their cash value can be estimated and life insurance provided to strengthen the capital at a critical time. These life insurance "reserves" thrown into the breach have saved the day for many a business firm. Ask for a proposal and some valuable suggestions.

**Canada Life**
**Assurance Co.**
**Head Office: TORONTO, CANADA**


## Waging War on Western Despoilers of the Unwary

(*Continued from Page 17*)

sell stock.' He gave me Mr. Fibbish, and I was out with him for five or six weeks. It did not go very good, and we came back into town."

Witness explained that he was nettled to find out that he was only being paid 10 per cent. whereas other agents were getting 20 per cent, but he did not get redress. Then he was asked to go out with Louis Myers and a contract was drawn up.

**In the Luseland district he had sold the stock, according to instructions given him, on representations that the money was to be used to build tanks in those districts where the money was collected.**

**Mr. Frawley,—Did you tell the people down there that the stock carried a government guarantee of eight per cent? Ans. I did.**

**Q. Did you discuss that with Mr. Mercer? Ans. I did.**

**Q. Did he ever tell you not to say anything like that? Ans. He did not.**

**Q. Did he understand that you were putting that proposition to the people? Ans. He did.**

Q. After you or Myers gave the originals of these applications to Mr. Mercer, following Mason's departure, what did Mercer say? Ans. Well, he said, "I knew you b——— were slipping something over me."

Q. What did Mr. Mercer say with respect to time sales—the use of a particular kind of application for time sales—anything? Ans. "Well, there was one day I was up in the office, and he says, 'John, we have got a new book out which we can use now,' and he said 'Use this book for cash sales and on some big deals, and you can use the other book on time stuff and smaller deals.' The 'other book' was the one I had been using addressed to the Directors of Refineries Distributors, Ltd."

Cross-examined, witness said he had received $1,200 from Klotz on the first sale and then had been able to buy from Ungless 200 shares for $750. Mercer had suggested to Ungless taking the shares to Myers. They probably received about $1,950 altogether in selling these 200 shares. It would have been $2,000, but five shares had been given to Mason for his share in the transaction.

Q. Did you make a thousand dollars on this deal? Ans. No, I did not. I did not barely have the money in my hands, when Mr. Mercer was running after me, chasing up and down the street....

Witness claimed that in not turning in some amounts they were just simply retaining sufficient to cover their commissions on the totals sold.

**Q. Why did you get Mason to take this transfer up and put it through—this Ungless transfer? Ans. Well, I figured there was so much crooked work going on in the office, we wanted to find out where we were. Mr. Mercer was paying some fifty per cent. commission and some 75 per cent. and I thought we had better get down to the point and find out what Mr. Mercer was paying, and we found it was 50 per cent., and I thought we might as well get as much as the rest of them.**

Q. You did not tell Klotz where you got the stock from, I understand. Ans. Well, no, your friend (Mercer) did not tell us.

Witness testified to seeing a faked cheque for $25,000 mentioned by Mr. Klotz as having been shown him to make an impression when Myers got another $4,500 from Klotz.

Q. How much of the money did you get out of that? Ans. Oh, by the time I got through with Mercer, I suppose twenty or thirty cents.

Q. How much of that did you get from Myers? Ans. I was supposed to get half of the fifty per cent. commission.

Witness then explained how they told Mercer they had a buyer for $5,000 worth of stock, if he could get it for $2,500, and Myers said he wanted $800 commission besides. Mercer said he had to take it up with the Directors, but at two or three o'clock in the afternoon he told them they could swing the deal through at that. They then got Mason to go up and buy the stock. *He and Myers thought this a nice scheme for Mercer to be working: selling the stock at half price while, the salesmen, were selling at par and getting only 25 per cent.*

Q. You insisted further that Mr. Mercer pay you $800 commission? Ans. Yes, Sir.

Q. Did you get the $800 off that. Ans. I guess we did. No, there was $1,800 left in the office.

Q. I thought it was $1,500. Ans. There was $300 he took off. That was for a fan belt on a Star car, I guess.

**Q. Anyway, Mr. Thomas you got $5,000 worth of stock out of Mr. Mercer for $1,800. Ans. $1,500, and he took $300—and I do not know today what he took it for.**

**Q. So that you had $2,700 margin on that transaction? Ans. I suppose.**

Q. When did you tell Mr. Mercer that you already sold this stock to Klotz? Ans. Right after Mr. Mercer received the application, I walked up to him and told him.

Q. How do you remember everything against Mr. Mercer, Thomas? Ans. Well, I remember pretty nearly everything against myself.

Witness claimed that, though he sometimes held money collected a considerable time before handing it in, he had eventually handed all over to Mercer. But he had not got receipts.

"It would be a funny thing if we ever got a receipt in that office," said the witness.

With further reference to the $25,000 faked cheque, under examination witness said that Mercer had come to his block and, hearing that he had shown the cheque as a bluff, had told him to swear that he had not shown it.

Gaston H. Ungless testified that he had had 4,000 shares of which two thousand were bought by Thomas and Myers, and then Mercer had tried to buy the other 2,000 shares for $500. Witness had replied that he wanted $1,000 or $1,500 for it, and that Mercer would have to give more for it as he was selling his own stock. Mercer denied this.

**Q. How did you come to have any transaction with Myers or Thomas with respect to the sale of your stock to them? Ans. I needed some money, and also after being working with the Company in the office, I found things were not satisfactory. I believed I was mixed up with the biggest crooks I had ever seen in my life, and therefore I thought I had better get rid of the stock, and I went in and asked Mr. Mercer what it was worth, and he offered me $500 for it which I refused, and I said, "Where can I sell it?" and he said, "Try Myers and Thomas."....**

Louis Myers, stock salesman, aged 32 years, practically confirmed evidence given by John Thomas about selling stock to Klotz on understanding that they were selling treasury shares. He learned that Mr. Roth (referred to elsewhere as Mr. Morris Rothschild) was getting fifty per cent. *Mr. Roth was the reloading man.* Then on Thomas' suggestion they had worked up the plan to send Mason to buy stock to find out whether it could be obtained for half price. It could. And the deal was put through. The $300 extra taken out by Mercer, he said, was on account of Mercer's claim that they owed it to him on cars in Saskatchewan. He also retailed the instructions given them about salesmanship by Mercer in his office at Edmonton. *Mr. Mercer told them that Refineries Distributors, Ltd. had cleared 44 per cent. and the Alberta Refineries, Ltd., had made 144 per cent. in the first year.* He had not told them about a Government guarantee.

Electricity is one item in the cost of living in Canada which is much cheaper now than in pre-war days. The Dominion Bureau of Statistics index number shows a reduction in the price of electricity for residence lighting of 31.3 per cent. from 1913 to 1926. Canada leads the world in the per capita distribution of electricity from central electric power stations.

## Monetary Reform in Brazil

THE Government of Brazil has been planning for some time to accomplish a monetary reform which would establish the country's monetary system on a gold basis, stabilize its exchanges and afford the industries and business interests a firm and certain foundation for operations, says an article appearing in the May edition of "Investment Securities" published by The National City Company, Limited, Montreal. The troubled state of its finances has dated back even beyond the outbreak of the European war, for the nation had incurred a large foreign debt for railway construction and other public purposes, and after a period of rapid expansion was passing through an experience of depreciation and hard times even before the war began. Its chief reliance for the means of meeting foreign interest charges was the proceeds of its two leading export products, coffee and rubber. The latter suffered by the development of plantation production in Asia, and the market for coffee was seriously affected by the war, moreover the price of coffee at times has been very much depressed. Without adequate exports, the foreign exchanges were depressed, the internal currency depreciated, treasury revenues were inadequate to meet rising expenditures, and succeeding administrations were confronted by very serious difficulties.

The administration of President Bernardes, which terminated November 15, 1926, was marked by resolute determination to improve these conditions. He entered upon his term of office with a declaration of intention to restore budgetary equilibrium, and was successful in increasing revenue receipts through more adequate methods of collection and the enforcement of economy in all the departments of the public service. However, the budget was balanced partly by the payment of extraordinary expenses, especially of railroads, in bonds as well as cash. The deficit of 1923 was cut in half in 1924 and disappeared the following year, while the 1926 figures have indicated similar results. This evidence of financial stability is reflected in the rise of from 20 per cent to 30 per cent in the market value of Brazilian sterling bonds.

The plans of President Bernardes for financial rehabilitation were seriously affected by the civil disorder occuring in Sao Paulo and other states in 1924, nevertheless substantial improvement had been achieved at the end of his administration.

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PRESIDENT BERNARDES has been succeeded by President Washington Luiz, who lost no time in giving assurance of his purpose to enforce economy in administration, maintain the budgetary equilibrium, and furthermore proceed as rapidly as practicable to definite plans for the stabilization of the currency through convertibility into gold on demand. Within less than a month from taking office, he caused a bill looking to this end to be introduced in the Chamber of Deputies and it promptly became a law. The act creates a new gold unit, to be known as the "Cruzeiro," the same to be divided into 100 parts. The gold coins are to be nine parts fine and one part alloy. The outstanding currency shall be convertible into gold at the rate of 0.200 milligrams per milreis, which will mean a value of approximately 11 7-8 cents in United States money. To the maintenance of this value is pledged the gold reserves already in hand, whatever budget balances may be available, the proceeds of loans contemplated for this express purpose, and the share of the profits of the Bank of Brazil accruing under the act of 1923.

The Office of Stabilization is to be established in the Bank of Brazil, which will undergo reorganization to some extent in conformity with the present plan, and branches will be established in London and New York. The Executive Power is authorized to carry out credit operations, either domestic or foreign, which may be necessary for the execution of this law, determining the maturities, interest, sinking funds, etc.

The date from which stabilization is to be effective is not named in the law, but is to be fixed after six months' previous notice by a decree of the Executive Power. The notice has not yet been given, and presumably will not be given until the desired foreign credits and other preliminary arrangements have been completed.

These are orderly steps and indicate a definite and matured purpose. Moreover, the stability which Brazilian exchange has exhibited since the announcement was made has indicated that the situation is under control. That it is highly desirable to have the monetary system of Brazil brought into stable relations with the systems of other countries there can be no question, and this can be accomplished only by attaching the Brazilian system to the gold standard.

The natural resources of Brazil are almost illimitable, and the world has need of them. With a sound monetary system firmly established there is good reason to believe that foreign capital will flow into the country for the development of these resources, that immigration from Europe will be promoted and that a new era of prosperity will open. It is important, however, that the steps in monetary reform be carefully taken in order that no disappointment may result to either home or foreign investors who take action on the strength of the Government undertakings.

***

THE value which has been announced for the milreis is a low one, in comparison with the rates of exchange which have ruled over much of the time in recent years, in fact it is near the minimum rate. This undoubtedly will work hardships to investors whose capital is fixed in terms of the domestic currency—the creditor class, but the necessity for action of some kind has been apparent. The distinguished member of the Chamber of Deputies in introducing the bill referred to fluctuations over the last six years in the following language:

> No one knows, with certainty, the value of his belongings, nor his profits on sales or purchases. There is no stable basis for business with foreign countries in relation to goods imported and exported because every transaction becomes an exchange speculation. Suffice it to cite that the milreis was worth 15 pence (30 cents) six years ago, 5 pence (10 cents) a year ago, and 8 pence (16 cents) six months ago, showing a depreciation of 60 per cent. between the first two periods mentioned.

A higher rate of conversion had been contemplated by the previous administration. Under a contract entered into by the Government with the Bank of Brazil in 1923 for the issue of bank note currency, the bank engaged to use its surplus profits to redeem currency monthly, and under this plan the total of paper money in circulation was reduced approximately 12 per cent. The reduction in volume of the currency was intended to gradually increase its value and the plan was that when this might reach 24 cents for each milreis the paper money should be stabilized by the use of the gold fund for conversion on demand.

This original plan for stabilization at 24 cents (or 12 pence) might have been carried through but for the unfortunate disturbances in 1924 which caused further depreciation of the currency through lack of confidence and interference with the normal supply of coffee bills. The rise of prices had stimulated business, notably an expansion of the textile industry, and had the effect of getting all the industries, including coffee-growing and cotton-growing, on an inflated basis of costs. Then, as confidence was restored and the public began to realize that the policy and profits of the Bank of Brazil were actually reducing the currency, prices rapidly declined. Credits had been largely expanded, and a severe crisis followed, as evidenced by long lists of failures and creditors' agreements involving in many cases very substantial amounts.

This situation undoubtedly caused much pressure to be brought upon the Government for the modification of the pending monetary policy. The leader in the Chamber of Deputies, quoted above, continuing his speech, set forth the situation as follows:

> During this period of depreciation, where it remained for some time, various enterprises and industries became established in the country, including the production of cotton, wool, sugar, cocoa, etc.; coffee plantations were extended as well as those of other products; cattle raising was increased, —at a time when it took 48 milreis to purchase a pound sterling. On this basis lands were purchased, agricultural and industrial machinery installed, raw materials acquired and labor costs adjusted.
>
> Confidence was renewed, loans were made, gold commenced to flow in and exchange rose to 8 pence, making the pound worth 30 milreis. That which is produced on the basis of 48 milreis cannot be sold on a 30 milreis basis, without ruin to the producer. Bankruptcies and compositions occurred in business, industries halted operations, tax collections became difficult, exports receded, and exchange suffered a new collapse, the pound becoming worth 40 milreis. New capital losses, new efforts for appreciation, new diminution of production occurred and repeated themselves. Low exchange destroys capital, but when it appreciates it destroys production.
>
> What country can live and prosper with its capital and production in chaos? This situation cannot continue; we must remedy it as rapidly as possible if we are to live and prosper. It is our duty to suppress the fluctuations of our currency. To do this we must suppress our paper money; we must adopt, have and maintain a fixed gold standard.

***

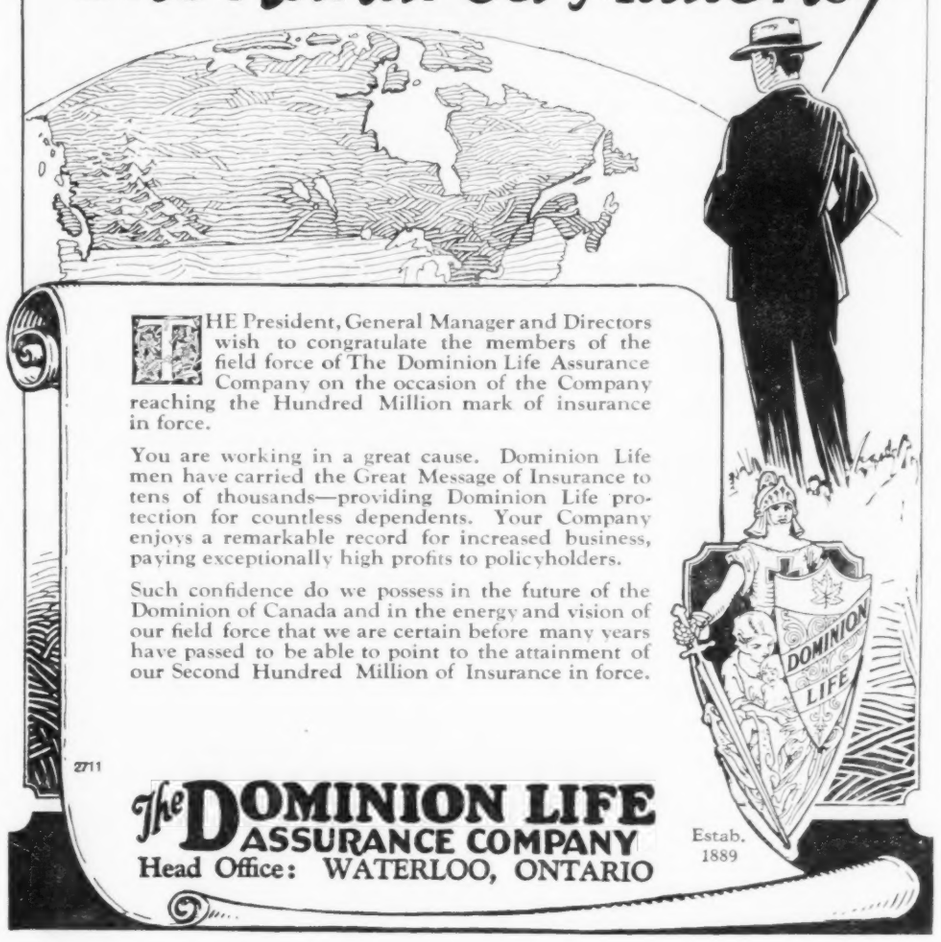
IT WILL be seen that the situation and ensuing discussion in Brazil has been very similar to what has occurred in other countries, during the period of inflation and monetary depreciation. In Denmark, Norway and Japan the currencies have been restored to the pre-war values, despite the fall of prices in each case and the protests thereby aroused. In Italy the process of raising the value of the currency is still going on, no point for stabilization having been named as yet. In France, the Government has raised the value of the currency since last July from about 40 francs to the dollar to about 25. On the other hand, Belgium, after raising the value of its unit about one year ago to approximately 4 cents was obliged to abandon the effort on that basis, and about six months later inaugurated a fresh attempt on the basis of about 2.6, which appears to be successful. Great Britain restored its currency to the pre-war standard, and its industrial troubles during the past year have been familiar. The United States did not leave the gold standard, but the world-wide disturbance of industry and prices, together with the deflation of gold prices, has produced results even here which at least enable us to understand the greater difficulties in which other countries have been involved.

Another reason for the adoption of some practicable method of assuring approximately fixed value for the milreis is the necessity of every possible means of assistance in connection with the protection of the coffee crop of 1927-28, which promises to be larger than usual. Notwithstanding the steps taken to withhold offerings, the price has suffered a material decline within the past year, and future deliveries in the new crop year are now selling as much as 25 per cent below the spot market. With the milreis fixed at a low value, the position of the planter at least will not be made worse by an appreciation in the value of the money, which would result in his receiving a smaller sum for his crop. His returns will be commensurate with his expenditures on the crop, at least so far as affected by the relation of the domestic currency to foreign currencies.

The world has had too much experience in recent years with currency fluctuations and the reorganization of monetary systems to be very critical of the policies adopted by the several countries to reach a firm basis. It is recognized that these troubles have been mainly due to world conditions, beyond the control of any one country.

(Continued on Next Page)


# One Hundred Millions




THE President, General Manager and Directors wish to congratulate the members of the field force of The Dominion Life Assurance Company on the occasion of the Company reaching the Hundred Million mark of insurance in force.

You are working in a great cause. Dominion Life men have carried the Great Message of Insurance to tens of thousands—providing Dominion Life protection for countless dependents. Your Company enjoys a remarkable record for increased business, paying exceptionally high profits to policyholders.

Such confidence do we possess in the future of the Dominion of Canada and in the energy and vision of our field force that we are certain before many years have passed to be able to point to the attainment of our Second Hundred Million of Insurance in force.

2711

The DOMINION LIFE ASSURANCE COMPANY
Head Office: WATERLOO, ONTARIO

Estab. 1889



# SASKATCHEWAN

THE league-long furrows of Saskatchewan create millions of dollars of new wealth every year and her golden grains are part of Canada's currency the world over. Although young as a province, the records of last year's crops are eloquent of industry and prosperity. The grain crops in 1926 are estimated at:—

| | | |
|---|---|---|
| Wheat | 218,643,000 | bushels |
| Oats | 110,726,000 | " |
| Barley | 21,896,000 | " |
| Rye | 5,396,000 | " |
| Flax | 3,706,000 | " |
| | 360,367,000 | " |

The total area of the province is 155,764,100 acres, yet the grain crops were produced on 19,128,769 acres only.

The dairy industry in Saskatchewan is developing rapidly.

Last year the total production of creamery butter amounted to 16,632,765 lbs., an increase of 4 per cent over the 1925 production. This is indicative of the growth of diversified farming in the province.

In 1911 the population of Saskatchewan was 492,438. On June 1st, 1926, it was 821,042. Yet the millions of fertile acres within the boundaries of the province offer work and wealth for many times that number. The congested condition of the older countries and the growing food demands of the world give this available land a special significance.

While Saskatchewan is primarily an agricultural and dairy province, encouraging developments in connection with other natural resources and coal, clay and non-metallic mineral industries are taking place every year.

Much activity is being shown in testing and boring for oil and gas and it may be that, under the ground, hidden wealth, which will rival the grain, is waiting exploitation.

The Northern Electric Company continues to contribute to this growth by developing and supplying much of the electrical equipment which binds the provinces together industrially and socially.

Information

*This announcement appears in the Press throughout Canada this month. An outline of Ontario's contribution to the national wealth and resources will be published during June.*

1867 · CANADA · 1927

Northern Electric
COMPANY LIMITED

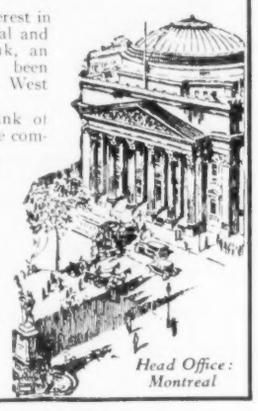
*Equipment for the transmission of Sound and Power*

236

# IN CLOSE TOUCH *with* THE WEST INDIES

THE Bank of Montreal holds an interest in Barclays Bank (Dominion, Colonial and Overseas), formerly The Colonial Bank, an institution that for generations has been established in the chief centres of the West Indies and British Guiana.

By reason of this association, the Bank of Montreal is able to offer its clients close competitive rates and complete banking service for business with the West Indies, among the important advantages offered being facilities for obtaining accurate local information.



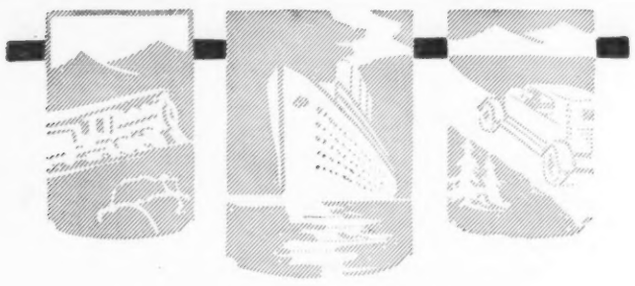
BANK OF MONTREAL

Established 1817

Total Assets in excess of $780,000,000

*Head Office: Montreal*





# When Travelling
## — At Home or Abroad —

The modern way to carry money is in the form of Traveller's Checks. Originally intended only for European trips, they are now used extensively in Canada and the United States, especially while motoring.

They provide you with ready funds wherever you may be and yet they also protect and safeguard your money.

Ask us about Traveller's Checks the next time you plan leaving town.

THE BANK OF TORONTO

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**Automobile and Piano Paper Purchased**

MANUFACTURERS' FINANCE CORPORATION LIMITED

MONTREAL

TORONTO:—FEDERAL BUILDING



**Custodian of Securities for Travellers**

Persons expecting to make long sojourns abroad or in other parts of the country should appoint this Company custodian of their stocks and bonds. We will place the securities in our vault, clip coupons and collect dividends, crediting the income to their accounts. Many travellers make a practice of this and find our service well worth the modest fee charged.

PRUDENTIAL TRUST COMPANY

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Head Office: PRUDENTIAL TRUST BLDG., MONTREAL

Branches: Halifax, St. John, Toronto, Winnipeg, Regina, Vancouver, London, Eng.



**Idle Savings**

*Our advice on investment matters will help you. Ask for our list of sound bonds.*

A dollar saved should be more than a dollar gained. For savings can bring their owners from 5½% to 7% without their safety being endangered.

Make your idle savings work for you. Invest them in bonds. With the pledge of a government or of a soundly-established industry behind them, they give a generous return on money invested.

JOHNSTON AND WARD

14 King St. E., Toronto
171 St. James St., Montreal

Please send me your list of sound bonds.

NAME .....

ADDRESS .....


## Livestock Prices

ALTERNATING periods of overproduction and shortage are characteristic phenomena in every field of economic effort, and in agriculture the effect of this fluctuation is particularly marked because the farm is a small unit and farmers as a group have not been sufficiently well informed concerning world conditions to regulate their production in relation to the world demand, says the Royal Bank May Bulletin. When a particular crop is found profitable, farmers rush into that form of production, and, in the case of most crops, no long time elapses before overproduction occurs.

For a number of years, cattle production has been unprofitable; beef and hide prices have been relatively low. The reduced buying power of Europe and the meat war in the Argentine have accentuated this situation. For the past three or four years there has been a steady decrease in the number of cattle held in most countries; last year, for instance, the number in the United States was reduced 3 per cent. The feeling has gradually spread that cattle raising is inevitably unprofitable and herds have almost come to be a liability rather than an asset; yet, now, prices are firmer and those who were more far sighted and had sufficient capital to keep up their herds during the depression, are beginning to hope that satisfactory profits will be made in the near future.

If this future follows past trends, prices will increase for several years until enthusiasm has taken the place of pessimism, and another period of overproduction will follow. In the past, the rise and fall of cattle prices has been remarkably regular, with periods of good prices lasting about eight years, followed by low prices lasting about the same length of time. Prices were very high in 1885, 1899 and 1915, but since the war have been consistently low.

British demand is the most important factor in the Canadian export market. Of Great Britain's imports of live animals, the greatest number come from Ireland with an annual value of about eighty million dollars, against imports from Canada of about ten million dollars. The experiment of shipping cattle to Scotland for feeding has proved most successful and there is good reason to hope for further improvement in this trade. There is some hesitation about developing further facilities for this trade in Scotland because of the feeling that a cattle shortage in the United States might lead to a change in tariff policy which would result in Canadian cattle going to that market. As the Scottish importer becomes more certain of the Canadian supply, this objection will no longer be a factor. In the past two years, most of the cattle sent overseas have gone to the Scottish farms as feeders.

The following extract from the report of the Imperial Economic Committee on Marketing and Preparing for Market of Foodstuffs produced in the overseas parts of the Empire, reflects the comparative valuation set by the demand of English consumers for various types of beef. The comparative preferential price paid for Canadian beef killed in Great Britain has steadily increased as this beef has become better known.

"No inquiry into the British beef trade can proceed far without its being realized that the consumer has marked preference and that these are responsible for certain definite requirements in the quality of beef demanded. It is quite clear, to begin with, that there is a preference and desire for fresh killed meat. Some indication of this may be gathered from a comparison of the average wholesale prices ruling in 1924 for the different grades:—

| First Quality per cwt. s. | d. | |
|---|---|---|
| 118 | 0 | Scotch short sides |
| 92 | 6 | English |
| 73 | 6 | English—cow and bull |
| 91 | 0 | Irish |
| 94 | 0 | Canadian and U. S. A. (U.K. port killed) |
| 64 | 0 | Argentine chilled hind quarters |
| 52 | 6 | Argentine frozen hind qtrs. |
| 50 | 0 | Australian frozen hind qtrs. |
| 44 | 0 | New Zealand frozen hind quarters. |

"Furthermore, there is an ever growing demand for smaller joints, which has been reflected in the earlier age at which beef cattle are now marketed. The highest class of demand is for carcasses from 'blockey' thick-set animals of 'beef conformation,' well finished, from two to three years old."

Because of their more rapid maturity and large litters, the hog cycle is much shorter than that of cattle. It usually lasts five or six years and tends to be more irregular because large corn crops may make hog raising unexpectedly profitable, or high corn prices may reduce profits. Last year, the hog corn ratio was very profitable for hog production, and, had it not been for an outbreak of cholera in the United States last fall, a large increase in hogs would probably have taken place this spring. As it is, the United States Department of Agriculture reported only a slight increase in the spring crop. "Farm Economics", a publication of the Department of Agricultural Economics and Farm Management of the New York State College of Agriculture, Cornell University, says: "The relatively high hog prices will doubtless result in overproduction, but apparently this is not likely to occur in the United States before 1928." So far as the world market is concerned, overproduction is already a factor, as indicated by the continued decline of bacon prices on the London market. In August, 1925, bacon was selling at $33.00 per cwt., and in March, 1926, it was $20.00 per cwt. Almost every month since August, 1925, has witnessed some decline in the London price. The United States, then, is the only important market where there is now a shortage, and there is substantial evidence that this shortage will have been overcome by 1928.

*While domestic prices are on a paying basis, Canadian packers claim that they are losing money on bacon shipped to Great Britain. Canadian packing plants have a capacity in excess of the number of hogs offering, and the packers have the choice between allowing their plants to remain idle or running on a low production basis, the latter alternative increasing overhead to a point where profits are negligible and resulting in their being unable to offer sufficiently high prices to prevent the competition from the United States.* - A large number of hogs from Alberta and some from Ontario are now being shipped across the border.

*Under ordinary conditions, the United States have a large export surplus of hog products, but just now domestic supplies are insufficient for their needs. A price differential of 1½c permits the movement of hogs from Winnipeg to United States packing plants, and the demand from the far west has become so keen that packers in California, Oregon, and Washington have been bidding above the Winnipeg price level in the markets of Edmonton, Calgary and Moose Jaw. In such a period as the present, there is no doubt that the farmer receives a better price because of competition from the United States, but the secondary effect of this competition is to injure the Canadian packing industry and to make the British supply of Canadian pork products most irregular.*

## C.P.R. Western Crop Report

WEATHER over the West during the week was generally favorable until the week-end, when rain and some snow were reported in most sections of the three provinces, says the C. P. R. Western crop report of May 2nd. In Manitoba showers prevented general commencement of Spring operations, but it is expected that work generally, including seeding, will be under way by Wednesday. There is ample moisture in the soil everywhere, the result not only of snowfall during the winter and precipitation last September and October, but during the month of April there has been more rainfall than normal, and all sections have sufficient moisture to carry the crop until at least the end of May. The fact that farmers are getting on to the land rather later than usual means that they will have a great deal of work to do in a short length of time, but help is plentiful, and there will be no delay on this account.

## Another Hydro Plant Acquired by Quebec Southern Power Corporation

STILL another hydro electric plant has been added to the Quebec Southern Power Corporation's system. The latest, and the fifth, is at St. Donat at the outlet of Lake Archambault on the Ouareau River. The plant is small, serving only the immediate community, but the Corporation is now enabled to provide large storage in Lake Archambault and, to a great extent, regulate the flow of the Ouareau River.

This is of great importance to the future development of the Corporation's various power sites lower down and will also benefit the lumber interests operating on that river.

## Monetary Reform in Brazil

*(Continued from Page 27)*

While the interests of foreign investors and traders are unavoidably affected in each instance, it is only in the same manner that domestic interests are affected, and it must be assumed that each Government will do what under the circumstances seems to be best for its country. Looking to the future, the main thing everywhere is to get away from an uncertain currency and establish business on the world's basis of values. Even long-time creditors, including mortgage holders and savings depositors, foreign investors who have converted their capital and the holders of bank shares, in whose cases accumulations of capital have thus been partially devalorized, may find their interests best served in the long run if the value of their incomes is fixed in relation to gold and the country enters upon stable prosperity.


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SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, MAY 14, 1927

## Agnes

### Discourses on the Uses and Peculiarities of Asterisks, and Patricia Tells How Agnes Spent Her New Hat Money

*By Beatrice Sullivan.*

AGNES shook her winter coat violently till the sleeves flapped hysterically, and the sides billowed like a sail in strong wind.

"I wish someone wou'd do this to me," she remarked sotto voce to Toto, her Pekinese, who cowered like an Italian immigrant on a mound of woollen underwear. "It would be much easier than being adjusted by inches. I'm getting past this 'Spring' business. I'd like one phase, summer, autumn, or winter to be permanent. ..Toto, dear, Mother doesn't like you to eat more than two moth balls before lunch. I'm always sorry for moths, queer little things with nothing but a digestion. Wouldn't it be awful to be a moth with indigestion; moths always seem next in scale to Asterisks."

"Agnes," I called from the trunk room. "What are you saying about Asterisks?"

I'm Patricia, her daughter. We call her Agnes to make her feel more at home. "You know Asterisks aren't anything alive."

"Not alive—there goes the biggest moth I've ever seen and her boy friend, in your old fur coat, Patricia, — I never knew anything more alive than an asterisk. Don't you remember that quotation—Shakespeare, I think—'the poison of asterisks is under their tongue'."

"They aren't alive, old dear, they are just a symbol used in books."

"Well, if you ask me, they are very much alive if an author wants to suggest something he's not man enough to say out loud, he puts it off on poor little asterisks. If a heroine is dumb with rage, rhapsody or Ramekins, she'll have a little asterisk all her own to use like a monogram. If you have lost your parents travelling through the Engadine, the author won't say they are in a Cowshed; he'll find them for you, but he'll sprinkle enough asterisks to mean 'cowshed'."

Agnes paused in her violent brushing of a patient red flannel petticoat.

"'Say it with Flowers,' indeed! 'Say it with Asterisks' is an author's motto; if he has used all the gamut of human passions and still fails to register a climax, what does he do but run in complete oblivion with a cluster of asterisks—it's not fair; an asterisk is an air-hole while the author gets his second wind. I declare, Patricia I think one ought to join all the asterisks together like milk tickets and send them to the Editor for a refund."

"I can't imagine what you are talking about them at all for. What suggested them, Agnes?"

"Oh Spring and Moths, I suppose, and . . ."

"We'l unravel backwards, Agnes. What brought up Moths?"

"Their mothers, of course, or some elderly relative. I'll never be able to wear this dress again—first it was too full, and I took it in; last year it was too long, and I shortened it; next year it will do for a kettle holder, and anyway I'm tired of being in this horrid little room—smells to Heaven of Mothex and Napthaline, and there are all those dead winter clothes to be interred; if only you'd hurry up and get ready for them. I'll harness them to Toto and he can drag them in, like the dog-teams at Quebec."

"Agnes, you can be a priceless idiot at times," I called from under a trunk lid.

"Well, my dear, it's the 'Silly Season' and the sky's the limit."

Agnes wandered towards me, down the narrow little hall, lighting a cigarette. She wore an old pale blue silk kimona with a pair of white satin evening slippers, a workmanlike blue apron on top, and a black velvet toque with huge osprey.

"Oh!" I said, sarcastically, "Going to Beeton's Fashion Show, I suppose?"

"I always did love this toque. Patricia, I'm just giving it a good send-off; if it's to spend the summer with moth balls one might as well be kind in its last moments."

Agnes subsided on a pile of red velour curtains, fur rugs and eiderdowns. Looking like an Indian Begum—she puffed in silence for a minute, only stopping to disentangle Toto from a wreath of artificial roses he was tearing to bits.

"You know, I quite like this room, it's so cosmopolitan"; she waved her cigarette royally towards an old lawn-mower and a length of garden hose—an old step-ladder—pile of trunks with foreign labels—mountains of hat boxes—old lamp shades—china jugs and basins—old rubber boots, and a broken sewing machine. "It's just like me, just like my insides—all clutter and remnants, and out of that medley I've got to resurrect a 'Spring,' Patricia, it can't be done."

Agnes sat erect on her throne, her toque flopping defiantly, an extra inch over her left eye, her small white satin foot vibrating with intensity.

"I've made up my mind," and she folded her hands over her little "Mary" like the White Queen in Alice in Wonderland. "I'm going to stay behind this year. I'm not going on—I'm not going to 'Spring'—I'm sprung."

"All right," I said soothingly, slipping out a piece of tin-foil Agnes puts in her overshoes to keep from being splashed, "but you've never done it before. You've always got up very early in the morning, packed a lunch basket, and sat about waiting for Spring to come. You can't go back on her now, Agnes—you know all the signs of Spring."

"Yes! the leak in the cellar. I'm getting web-footed this minute, Patricia—but the signs are all for the really young. Spring is for those who are still teething."

Agnes sounded pettish.

"Go and buy a new hat, my dear; give that dog-kennel you've got on a 'mercy bullet' and put it in its nose-bag." I slammed vigorously and locked the last trunk with its freight of discarded garments, and swept up a miniature hail-storm of moth balls.

"Now you're off with the old Love—on with the new. You've consigned your winter body to paper and moth balls—on with the Dance."

MRS. THEODORE G. MORGAN, OF MONTREAL, AND HER LITTLE SON.
*Camera portrait by Mme. M. Jacptner-Stuarts, The Mount Royal, Montreal.*

"I don't think I can, Patricia. I'm tired out mentally." I looked searchingly at my parent.

"Oh! I suppose it will have to be a new frock too—I'll meet you at Beeton's at 3 this afternoon, Agnes," and I shooed the small figure, with its trailing kimona, satin slippers and apron downstairs. Toto sat in the velvet toque and tobogganed down in front of us.

* * *

"Lovely soft carpets, aren't they? I always feel I'm walking on Milk Toast." Agnes spoke in a whisper, as if all the hats were asleep. In this luxurious harbor the humid air palpitated with the shrill pointed staccato of imprisoned canaries, indignant scarlet tulips registered a high blood pressure in hundreds of wicker baskets, myriads of spring flowers had rushed in a panic from customers to various corners of the room. On all sides we were surrounded by aviaries where the hats perched like tropical birds. Smartly frocked women opened the doors and, securing their prey presented them to the groups of "Gimmes" waiting to be fed. There was a hungry cannibal look on all the women's faces — the hunger that is only assuaged in April by Hats.

"What sort of a Hat do you want, Agnes?"

"I don't want one—you said I did," Agnes returned quickly. "You told me to get one."

"Yes, I know I did, and half the Doctors in town should prescribe new hats before meals, after meals, and twice before bedtime for most of their patients for the next month."

"I don't really need one, you know, Patricia, we've got to get that new gas stove, and the bath-room ceiling doesn't seem to cling as much as it should, and there's the winter coal bill . . ."

I didn't even turn my head. I just flung both my eyes into different corners and looked at Agnes. Coal Bill! New Stove! Bathroom ceiling! Agnes being economical; Agnes being impervious to Hats. From my earliest infancy my parent has been enshrouded, encompassed and nourished by "Hats." They have been her calendar for years. "When did Cousin Jane go back to England, Agnes?" "Oh! don't you remember? I'd just bought my new Rose Hat."

"When did you get your fur coat, Agnes?"

"Tell you exactly; I'd just worn that green sports hat for the first time."

"How old is John (her grandson), Agnes?" "Couldn't te'l you, old dear, but it was born just when those new Cloche hats were the vogue." All this flashed through my mind as I looked at her small determined face.

The vast area of the room enfolded various groups brooding over mirrors, and swift assistants like black satin sea-gulls, flew hither and thither with toothsome morsels but Agnes sat entirely unmoved.

Near us, ensconced firmly behind a big mirror, perched on a grey and mulberry chair, a large person with a tubular face, almost trembling with emotion, was attempting to force a tender Lavender-blue toque into a closer intimacy with her bucolic head.

"Patricia, I can hear that hat sobbing," said Agnes tragically.

In front of the customer lay a prodigal offering in headgear of all shapes, colors and sizes, into which she would dive, and seizing some protesting trophy jamb it on her hideous head. Agnes and I sat and watched her quite openly.

"I can hear those hats talking, Patricia. Listen." Agnes leaned forward, eagerly.

"Rubbish, Agnes."

From the little lavender-blue hat, strained and distended and protruding in strange shapes, came a wail.

"Tell Mother, Brittany Blue sports model second case on the left—I died in the performance of Duty." There was no message for her Father. Hats have only Mothers, you know.

"Well, for my part," screamed a Beige Balibuntal, her crystal buckle shaking with rage, "I'd like to know how long this is going on. I've been lying on this table for ten minutes, and everyone knows no hat should be on its side. I've got an awful pain in my lining."

"Hoots, Lassie!" reproved a Scotch plaid ribbon hat. "Haud your havers—ye're in this world to be meeserable. I mind when a' the wee bit lassies wore a 'Bonnet'."

"You and your 'Bonnets' Scottie. Ha! Ha! Undo my facing someone. You've disgraced the name of 'Bonnet.' No one wears them now. What about Glencoe, eh, you packet of oat meal, betraying your friends, eh! 'Bonnets' indeed—you tricky little Cairngorm."

"Hot sketch of a hat you are," chimed in an American straw. "You're dead from the neck up. Get a move on, Scottie, this Mastodon wants to try you next. My tucks and tackings! What a head!"

A little Italian painted felt, having a necking party with a Baku model, laughed merrily.

"Lucky I'm too small Sapristi! Figure to yourself Mont Blanc intriguing with a marsh-mallow."

"Awfully stuck on yourself, aren't you, Mussolini—you'll get the Duce if you don't look out," and a large Mohair fanned itself languidly with its own brim.

"Not much team work here"—An Agnes model drooped her crown haughtily. "Where I come from . . ."

"*Canaille*," muttered the "Agnes." "I'll have my line and shape when you are keeping the rain off some charwoman's head, or tickling an onion in the garbage pail."

"Where you come from," echoed a Killarney green straw, rocking with laughter, and nudging a red Milan under its cocade—"Oh it's meself that's wearying of the boasting of the lot of ye—ye take things that aisy—ye ought to be singin' yereselves to slape on the Bargain table. I bet a sack of pratees to a lean pig, it's meself that will be sold first. My! Hats! and Hat pins! is that a Black and Tan I see?"

"The trouble with you, Mavourneen, is there's too much of you," the Agnes model remarked coldly. "A hat should stimulate, not satisfy a customer."

Suddenly the "Mastodon" gave tongue, and the insect hum above the hats abruptly ceased. "Well, after all, as you say, perhaps it *is* a little too small"; she laid the Lavender and Blue corpse on the table. "I rather like this green hat—do either for sports or dressier wear."

"Agnes! what on earth are you doing?"

I saw Mama suddenly pinch herself several times firmly on her upper arm.

"I'm wide awake, Patricia. I can't have dreamed it."

"Dreamed what?"

"I could have sworn I heard music—somewhere—very faint."

"Of course, Canaries!" I said shortly.

"Canaries don't sing 'The Wearing of the Green,' Patricia—that's what I heard . . ."

"Agnes, those are hats," I said, pointing to a prim *Bois de Rose* felt. "Hats, good dog, sic 'em."

"'Rats' would go better with your simile"—Agnes looked at me crushingly.

"Aren't you well? or what's the matter? I've never seen you calm in the presence of a Hat before. Tell Patricia what's the matter? I'm really nervous about you."

Agnes turned her back coldly on a gorgeous petunia and cerise model that ogled her from the glass case.

"I think it's this way—I'm on the gangway, but I haven't quite got over."

"Got over what, my good girl?"

"Got across from winter to spring. I'm not quite *en suite*. I've still my winter outlook, my winter weather-strips and stolidity, and you suddenly surround me with the garniture of Spring. Patricia, you've committed a Climatic anachronism." Mama looked at me severely—as if she'd seen me eating with my knife.

"Can you spell it, Agnes?" I said, loftily. "And, when do you think you'll be completely thawed? Lovely shades of Blue they've got this year," I said, carelessly, Blue being Agnes' supreme temptation.

"Do you think if you moved about a bit things would loosen up? Would you like to go and sit in the tinware department; might give you another point of view."

"No!" Agnes said heavily, with her hand on her plump chest. "If I could only moo or crow or bark and get Winter out of my system, I'd feel better, but I'm as dumb as a worm."

"You're certainly most inadequate, Agnes; there's no use staying here," and I turned towards the elevators.

"Oh! how do you do, Mrs. Price-Jones. The Mecca for every woman, isn't it?" Agnes smiled artificially and blinked her eyelashes violently as she sprinkled a tall sallow-faced woman with broken bits of conversation, who almost ran into us.

"Patricia and I were talking about you only yesterday. Patricia is always so descriptive, just saying how much intelligence does for some people; it really makes up for features even—Looking for something to wear? But it does seem stupid to cover *your* brain with a hat—such a waste—of a brain I mean. Oh! you clever women", Agnes shook her finger playfully—"you've left nothing to silly little things like me. It must be wonderful to know about Agendas. You always put sulphur in their drinking water, don't you? And Alumnae and its Mother Alumni." Agnes' victim smiled gratifyingly. "And I do envy any woman who has the strength of mind not to use powder if their nose is shiny; one just slips off onto its intelligence. Hope you'll find a hat, dear Mrs. Price-Jones to go with that charmingly useful suit you are wearing. Good by-ee—there—I feel better, Patricia. That woman is like a guest towel, one second is all she's good for."

"Really, Agnes, I don't know any woman who can be as continuously rude in a short space of time as you."

Agnes' face had lost that tightly buttoned look of half an hour ago—

"Getting into my stride, darling; now if I can just pick up a bit of that 'Spring' feeling, I can make a landing."

"All right," I said, "if that's the way you feel, there's no use wasting time here," and I walked firmly towards the elevator.

"I'm going to do some prowling by myself," Agnes announced, as we disgorged onto the lowest floor. "Meet you at the Main Entrance in half an hour," and she waved me a jaunty farewell.

Half an hour later found me at the appointed spot.

"Did you make a landing, by any chance?"

"Yes," Agnes acknowledged, lightly.

Was it just my imagination—did my parent avoid meeting my eye? Was she a little furtive?

"Splendid! Now we can come down tomorrow and get that hat."

"No, I'm not going to get it at all."

"All right," I conciliated amiably, "we can do the bathroom ceiling—I think one gets swept along with this Spring feeling, one has no self-control in April. Of course, it's not absolutely necessary to have a New Hat in celebration, it's quite possible to be just as gay under an old one, even though the leaves are taking out their winter safety pins, and the flowers are coming up through the soles of your shoes."

I could feel Agnes' eyes creeping up my spinal column, onto my coat collar, and lying on my face in a dumb rage. "Yes, it's quite a good idea after all . . ."

"Suppose I could get three hats instead of one, that would be better, wouldn't it?" Agnes eyed me with the innocence of a Persian kitten.

"Yes, of course, but what would they be like?"

"And suppose I could get a side of bacon and cheese and butter and marmalade—"

"Are you quite mad, Agnes? You've got all those things—"

"You've said it," Agnes remarked vulgarly. "And now I've got the only thing I didn't have."

"Yes?" I said interrogatively.

"That Spring feeling you know."

"And where did you pick it up, might I ask?"

"On the main floor near the notion counter. It was buying five cent ribbon for a hat; it looked like a dilapidated Birdhouse, but she took it off her head, so I suppose she used it as a hat. She told the salesgirl she'd 'had it for three years.' My hat positively shuddered when it heard—an empty string bag hung over one arm, and two adhesive and hideous children boiling over with fat, clung to the other. You could just see like the bird that tears its hair out for its children, she had plucked herself to death to feed those speckled little animals."

"Agnes, you didn't?"

"Patricia, I did. I shoved it into the hand of the fattest, and ran—I *had* to, if it was the last money I was ever to have. I *had* to see the look blossom in that woman's face when she realized that a hat, three hats, little boots, cheese, bread, were actualities for her. I had to create my own personal Spring in that desolation."

"She must have been stunned; five dollars would have done it—ten at the outside."

"No, it had to be reckless—it had to be irresistible and prodigal like Spring to get me across the gangway; but—here I am; it's cheap at the price. Now I feel 'Springy' from my heels to my toes, and in the middle. I'm emancipated—I'm on Spring's Reception Committee.

"And anyway I don't need a hat," Agnes said bravely.

"No, perhaps you don't, old dear, but you may get a 'Halo'."

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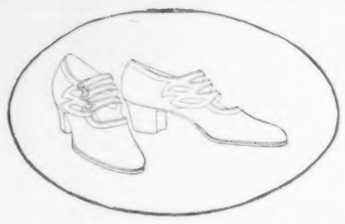

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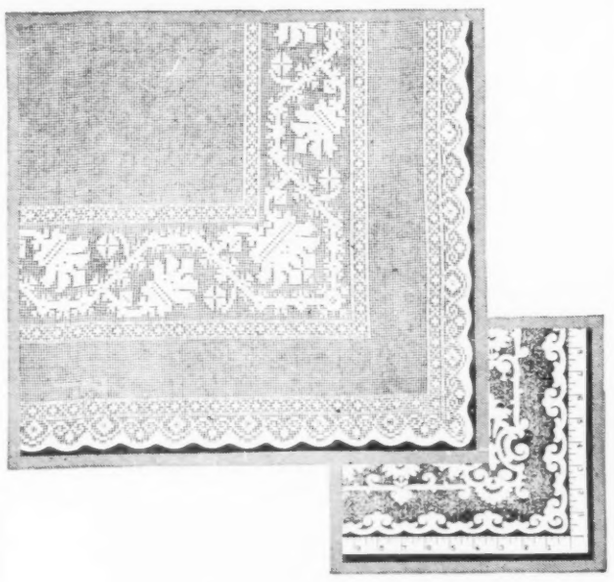

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Cleansed to look like new.
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Blankets and Rugs moth-proofed with Larvex.

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*"We Know How."*

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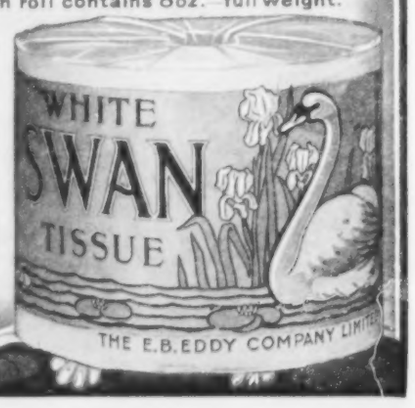
WHITE SWAN
Toilet Roll

Snow-white, velvety soft and very absorbent. Each roll of White Swan is completely wrapped, assuring a perfectly sanitary tissue.

This Eddy Toilet Roll will add distinction to your bathroom. Each roll contains 8oz. full weight.

Make sure of the White Swan label when buying. Look for the name EDDY on the package.




THE E.B. EDDY CO. LIMITED HULL, CANADA

# LONDON LETTER

ALREADY any number of visitors are arriving in London, and a variety of accents is heard in the land, or rather in the streets and at the theatres where favorite pieces are running. The earnest sight-seers are making their rounds (how I envy them the thrill of first impressions!) and seeing the changing of the Guard, the cars coming and going in the neighborhood of the Palace—though the King and Queen are away—the tombs in Westminster Abbey, and a host of other wonders. But personally I consider the tiny side shows of London almost more wonderful and more characteristic than the great conventional sights. London, as has been said many a time and oft, is a very human place despite its great size, and one encounters daily instances of the kindness and civility of the great mass of the people.

**Visitors to London**

As usual visitors are generously giving their opinions of London and the Londoners, regardless of whether they are pleasant or polite. Some American students who have been paying a visit to London graciously granted interviews to newspapers, wherein they said the English girls looked countrified even when encountered in Bond Street. Also that they did not know how to dress, and had large feet. As a matter of fact I am inclined to think these young persons were singularly conservative in character, and were quoting the impressions of their forbears. For English girls and women have improved enormously in their dressing of late years. The average is extremely neat and attractive. Also the "countrified" may be due to the fact that many of them have beautiful natural complexions. As to large feet, exercise accounts for the disappearance of the dainty feet which used to peep in and out under petticoats, like little mice—according to the poet. But the shoes and stockings are good, and the feet, though they may sometimes be large, are trim.

The truth is that a good many tourists are naive and inexperienced. Having no standard of comparison but their own country whatever is unlike that is odd or wrong. It is amusing but sometimes irritating.

* * *

RATHER *a propos* in a way is a recent sermon of that outspoken clergyman, Rev. Prebendary Gough, who complains very much of the national tendency to belittle itself and to praise what is done and said in other countries. This is something which everyone who loves England, whether as a British subject or as a visitor, must bewail unceasingly. But the British citizen is so imbued with the idea of its being bad form to boast that he is willing to listen without argument to any and everyone telling him how much better things are done in other countries. He does not trouble to contradict misstatements—such as that grave misstatement by Mr. Mellon of the U. S. A. with reference to war debts and our large repayments from other lands,—and seems hardly to realize that other, and chiefly unfriendly, countries are ready to believe what is said and take silence as a proof of the truth of the statements.

**English Modesty**

One brilliant writer in a London paper says, speaking of this self depreciation, he has always considered it a strange thing in politics that a large and growing party should get its inspiration for its political doctrine from Germany and Russia, the two countries which are politically the most backward and have the shortest tradition of freedom. "What ails this country," he asks, "with its long tradition of democratic institutions that it should have to go abroad for its inspiration?"

* * *

I WONDER how many Canadians have had the privilege of attending the annual service of the Order of St. Michael and St. George, which is held in St. Paul's Cathedral on St. George's Day? It is so beautiful a ceremony that I urge anyone who happens to be here on that date to try to attend. The Service includes the removal of the banners of the Knights who have died during the year, the Commemoration of the Departed, and the affixing of the banners of the new Knights, and it is carried out with great dignity and impressiveness.

**A Great Service**

Much of the Cathedral is, of course, partitioned off while the repairs are going on, but even so the building is always very stately and beautiful, making a wonderful background for such a service.

For a long time before the hour appointed people were filing in to take the seats to which their blue tickets entitled them, and as important men in the Army and the Navy, and Governors and ex-Governors appeared and moved about while they waited for the procession to form, there was a gentle moving and whispering as some of the more noted, such as Lord Allenby, for example, were recognized.

Then the Members of the Order assembled and the procession formed. Led by a Companion of the Order alone the Companions walked two and two, and were followed by Knights Commanders, then by the King at Arms, and the Knights Grand Cross. The two new knights, Admiral of the Fleet Sir Cecil Burney, and Sir Louis Mallet, were represented by G.C.M.G. They were followed by the Gentleman Usher of the Blue Rod and other officials, and at last came the Prelate of the Order, Bishop Montgomery. All were in uniforms and robes of the Order and wore their medals and orders.

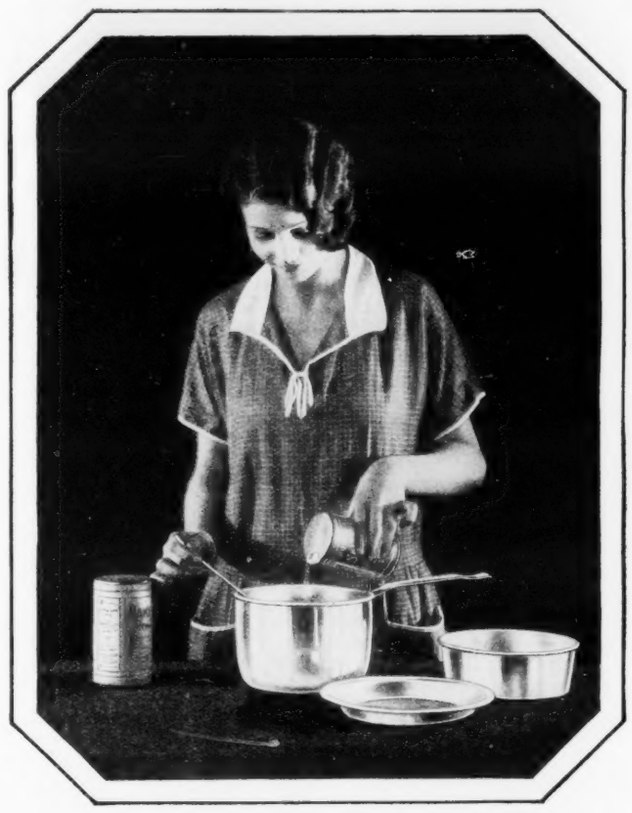
As the procession moved along, "For all the saints" was sung, and as it passed the Chapel of the Order the banners of Lieut.-General Sir Herbert Miles and of Lord Emmott, who had died, which had been taken from their places earlier, and laid on the steps of the altar, were brought out by two Companions of the Order, who fell in with the procession. The stately retinue of Knights and squires passed to the places set apart and then the Prelate laid on the altar the banners of the departed. There followed the service of commemoration, which included reading the "Roll of the brethren who have lately departed this life." As the voice of the Gentleman Usher of the Blue Rod ceased the Band of the Coldstream Guards began the "Dead March," which never fails to move one with its solemn appeal. This was followed by the beautiful words from the Liturgy of St. Chrysostom: "Give rest O Christ to Thy servants," and further prayers.

Next came the affixing of the

(*Continued on Page 39*)

ALL EYES ON MR. CHURCHILL AND HIS BUDGET
Mr. Winston Churchill, carrying his Budget and accompanied by his debutante daughter Diana, was the centre of interest when he walked from Downing Street to the House of Commons on April 11th, to make his proposals. A large crowd followed him all the way.

*Good cooks prefer* **"Wear-Ever"**



—used in the best homes

THE modern bride plans her living-room like an artist and her kitchen like an engineer. She understands how vital it is that food be wholesome and tasty—yet its preparation freed from time-consuming drudgery. She is efficient.

She knows that **"Wear-Ever"** Aluminum Utensils, by their easy, even heat control, make good cooking certain and pleasant—that they are always clean, pure and safe.

So—just as you find silver in the bride's dining-room, in her kitchen you will find

**"Wear-Ever"**
Aluminum Kitchen Utensils

WEAR-EVER ALUMINUM TRADE MARK

*Over One Hundred Million "Wear-Ever" Utensils Now in Use.*

ALUMINUM COMPANY OF CANADA
Limited
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Moth Worms *Can't* Eat Holes in Woollens Sprayed with

LARVEX

Don't worry about the flying Moth you *see*. To prevent Moth-*holes* in your woollens, you must prevent the Moth-*worms* from eating. That is exactly what Larvex does. Just spray it on. Moth-worms *can't* eat cloth treated with Larvex.

Larvex is colorless, odorless, non-inflammable. One thorough spraying Moth-*proofs* for an entire season. Sold throughout the world to prevent Moth damage — and nothing else. Endorsed by Good Housekeeping Magazine.

THE LARVEX CORPORATION
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Larvex is NOT an insecticide. Hundreds of preparations claim to kill or drive away the Moth—but Larvex is the only SURE prevention of Moth-holes!

AT ALL DRUG AND DEPT. STORES
Household size is $1.00.
Also in combination with special atomizer, 32 oz. refill and gallon.

The only SURE prevention

ARCH PRESERVER SHOE
REG. U.S. PAT. OFFICE

## Women Who Stand Out

in a crowd are energetic, vigorous, capable. They let nothing interfere with their activity, their youth. The Arch Preserver Shoe, bcause it eliminates foot abuse, helps women keep young, helps them appear their loveliest.

"Mazie"

A smart Arch-Preserver one-strap with Cuban heel shown in

White Calf . . $15.00
Tan Calf . . . $15.00
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LIMITED
286 Yonge St. TORONTO

THE LATE MRS. CHARLES HORACE GOODERHAM, OF TORONTO.

## SOCIETY

Mrs. Eliza Gooderham, who passed away at her residence, 99 Hudson Drive, Toronto, on May 3rd, was the widow of Charles Horace Gooderham, late of Toronto. Mrs. Gooderham was in her eighty-fourth year. She was the daughter of Charles and Lucretia Folwell and was born on September 7th, 1843, at Alpha Mills, near Streetsville, on the property now owned by Mrs. Davis. Mrs. Gooderham was married to Charles Horace Gooderham in 1861. Her husband predeceased her in 1904. Charles Horace Gooderham was the youngest son of the late William Gooderham, Sr., the founder of Gooderham & Worts, Limited, and was at the time of his death a Director of Canada Permanent Mortgage Corporation, Confederation Life Association and other financial organizations. In early life Mr. Gooderham had charge of the Gooderham and Worts Milling interests in Meadowvale, Streetsville, Pine Grove, and other points, and resided in Meadowvale until removing to Toronto in 1884. The surviving children of Mrs. Gooderham are: Mrs. Cameron R. Stewart, of London, Eng.; Mrs. R. H. Ramsay, of Toronto; Mrs. S. J. Castleman, of San Francisco; Miss Grace A. Gooderham, of Toronto; James H. Gooderham, of Saskatchewan; and Henry F. Gooderham, of Toronto, of the firm of Gooderham, Langman and Sinclair, Barristers, and President of the Union Trust Company, Limited. Several children pre-deceased Mrs. Gooderham. There are a number of grandchildren and great grandchildren.

* * *

Mrs. W. F. Eaton, of Oakville, Ont., recently left to spend the summer months in England.

* * *

Miss Charlie Booth, of Ottawa, is the guest of Mrs. Arthur Meighen, of Walmer Road, Toronto.

* * *

The marriage took place quietly at seven o'clock on Thursday evening of last week at Christ Church Cathedral, Montreal, of Principal Bruce Taylor, of Queen's University, Kingston, to Miss Muriel Bray, of New York, daughter of Mr. and Mrs. Arthur Bray, of Hastings, England. The Very Rev. Dean Carlisle performed the ceremony. Those present were Mr. Bruce Taylor, of Kingston, son of the bridegroom; Mr. and Mrs. J. Gordon Anderson, son-in-law and daughter, of Montreal, the bridegroom's sister, Mrs. Hector Hall, and Miss Dobbie, of Toronto. The bride wore a gray travelling costume with corsage bouquet of sweet peas and roses. Mrs. Taylor received her degree from St. Andrew's University, and came to Canada in 1915 joining the staff of the Bishop Strachan School, Toronto. After several years of service, she entered on literary work in New York, where she has been one of the editors of the Book of Knowledge. Principal and Mrs. Taylor sailed in the *S.S. Montcalm* to spend the summer abroad.

* * *

Lady Tupper, of Winnipeg, was a passenger in the *S.S. Montcalm* which sailed from Montreal on Friday of last week for England. During her short stay in Montreal Lady Tupper was a guest at the Ritz-Carlton.

* * *

Mr. and Mrs. A. C. Price are again in Kenogami after visiting Mrs. Price's mother, Mrs. J. A. Scott, in Breakyville.

* * *

Miss Marguerite Fages and her brother, Mr. Cyril Fages, of Montreal, sailed on Saturday in the *S.S. Albertic* for England.

* * *

Captain the Viscount Hardinge, A.D.C., arrived in Montreal last Friday from Ottawa to visit for a few days Sir Frederick and Lady Williams-Taylor, who entertained at a small dinner party in honor of their guest on Friday night.

* * *

Colonel and Mrs. E. W. Pope, of Quebec, have been visiting in Ottawa, guests of Mrs. Pope's sister, Mrs. Hayden Holden.

Lady Tupper, of Winnipeg—who was in Ottawa on a visit to her father and mother, Dr. and Mrs. Charles Morse, before leaving for England — Mrs. Morse, Mr. and Mrs. J. F. Crowdy and Miss Lucy Crowdy, of Ottawa, were guests of the Governor-General and Lady Willingdon at Government House on Thursday of last week.

* * *

The Hon. Rodolphe Lemieux and Madame Lemieux, of Quebec, recently left for New York to sail for Europe.

A military wedding of much social importance took place in Saint Paul's Anglican Church, Saint John, at five o'clock, on Saturday, when the Rev. George E. Trueman, assisted by Rev. C. Gordon Laurence, Rector of Trinity Church, solemnized the marriage of Miss Harriet Doris DeVeber, daughter of Mr. and the late Mrs. William H. DeVeber, of Saint John, and Major Alfred Clarence Larter, R.C., A.S.C., son of Mrs. and the late Robert M. Larter, of Toronto. Professor J. F. Browne, presided at the organ and accompanied the choir in its rendering of the nuptial music while the marriage ceremony was being celebrated. Yellow and white lilies, tulips and daffodils were lavishly used in the beautiful church decorations and Easter lilies fastened with white satin streamers marked the entrance to the pews reserved for numerous guests. The bride, accompanied by her father, who afterwards gave her away, was very lovely in her wedding gown of white georgette made in straight lines, the lower part of the gown embroidered with a rose pattern had a fringe of cream satin ribbon at the edge. The V-shaped neckline was finished with a silver band, and the sleeves were made of silver ribbon and georgette. The court train of cream satin was hung from the shoulders, and her veil of tulle, worn over her face, was surmounted by a coronet of Limerick lace and orange blossoms. She wore white satin slippers and carried an exquisite bouquet of Easter lilies tied with satin ribbons. Miss Edith Cudlip, of Montreal, who was bridesmaid, wore a charming French gown of orchid pink georgette with revers and panels of panne velvet of the same shade, which also encircled the hemline of her costume. Her drooping hat of the same shade was of georgette with chic bow of silver ribbon, and she wore silver shoes and stockings and carried mauve and pink Darwin tulips. Little Miss Daphne Christie and Master George Parkin made entrancing train-bearers the former in a white silk smock, white socks and white kid slippers, the latter in a regulation white sailor suit. Captain A. H. Campbell was best man. The ushers were Captain Percy Flynn, Captain P. Harcourt, Mr. Atwood Bridges and Mr. Cranston Milledge. While the register was being signed, "O Perfect Love" was sung, and Mendelssohn's Wedding March was played as the wedding party left the church. The brother officers of the bridegroom formed an arch of steel with their swords and it was through this that the bride and bridegroom reached their automobile. Major and Mrs. Larter later left for Boston and New York on their honeymoon. The bride travelled in a navy blue crepe over green with beaded trimmings and for wrap she had on a navy blue kasha cloth coat with silver fox fur, and wore a smart small navy blue hat of crochet straw trimmed with a band of navy blue, green and gold ribbon. Major and Mrs. Larter, on their return, will reside on Orange Street, Saint John.

* * *

Mrs. Francois X. Lemieux, of Quebec, entertained last week at luncheon in honor of her mother, Mrs. Rodolphe Audette, who is leaving for Europe.

On Sunday, the 1st of May, a most impressive service was held at St. Stephens' Church, Toronto, when the Memorial—a tablet was placed on the organ, and Dr. A. A. Temple, a very old friend, presented a cheque as well for $500 to be used in renovating the organ—to Miss Amy Dupont, who had been a member of the Church for forty-seven years, was dedicated by the rector, Rev. J. E. Ward, who gave an address, which made everyone realize what a staunch and sincere friend they had lost. The altar was banked with beautiful flowers, and special music was rendered. There were a great number of old friends and pupils of Dufferin House present.

# Yes!

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Thousands and thousands of clever women have improved the appearance of their Eyes with *Murine*. This long-trusted lotion refreshes and invigorates dull, heavy Eyes—gives them new life and lustre. *Murine* contains no belladonna or other harmful ingredients.

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Canada's Most Exclusive Summer Colony

*on the Lower St. Lawrence —where the river meets the sea*

*Fishing with Guide on private hotel lakes at Tadousac*

PATRONIZED by notable guests. Famous for surroundings of romance and grandeur. Bracing air of the salt sea and healthful pine. Every outdoor sport and social activity... and Canadian hospitality. Average mean temperature 67°.

At MANOIR RICHELIEU, indoor salt water swimming pool, . . swimming to music, horseback riding, new 18 hole golf course in the Laurentian Mountains one and a half miles from Hotel. Good motor roads from Quebec.

At HOTEL TADOUSAC, sandy beach, boating and sailing, trout fishing lakes and log cabin for guests, nine hole golf course, tennis, lawn bowling, sea air mingled with balsam, spruce and pine.

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*"You are the most gorgeously extravagant person, Miriam! To have every piece of your silverware, from compotes to candelabras, made to order, to match your knives and forks!"*

Miriam smiled to herself. If her 1847 ROGERS BROS. Silverplate suggested extravagance . . . what a delightful deceiver!

Why, her knives and forks, with covers for eight, in the PIECES OF 8 set, cost but $50.00! And her hollowware, in the same motif and design as her flatware, was *not* "made-to-order." It came that way! Right out of the merchant's stock . . . at prices that thrilled even the Scotch side of her! . . . Without extra expense, you can have the "family tie" all through your Family Plate . . . if you choose 1847 ROGERS BROS. Silverplate.

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needlessly suffer

Neglect teeth and gums, and you open wide the door to Pyorrhea. That is the reason why four out of five after forty (and many younger) suffer its dread effects, paving the way to serious sickness.

So unnecessary! With reasonable care, you need never fear the ravages of Pyorrhea. Make it a rule to see your dentist twice a year. And start using Forhan's for the Gums, today.

Forhan's used in time, prevents Pyorrhea or checks its course. It keeps teeth and gums healthy.

Ask your dentist about Forhan's. It is the formula of R. J. Forhan, D. D. S., and contains Forhan's Pyorrhea Liquid.

Start using Forhan's regularly morning and night. Teach your children this habit. Get a tube today! At all druggists', 35c and 60c.

Forhan's *for the gums*

MORE THAN A TOOTH PASTE — IT CHECKS PYORRHEA

*You can be sure of this*

Thousands are keeping breath sweet and fresh this new way. We promise you'll never go back to ordinary mouthwashes that only conceal unpleasant breath with embarrassing odors of their own after you have used Forhan's Antiseptic Refreshant. Try it



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IRISH HOUSEHOLD LINENS. Hard Wearing Bleached Linen Huckaback Towelling, width 24 ins., at .31 per yard. Width 18 inches, per yard .25

Bleached Hard Wearing Pillow or Apron Linen, special value, width 45 ins., .60 per yard; 40 ins., per yard .57

Brown Linen Topped Bath Towels, good friction towel for bathers, 22 x 42 inches. Each .79

IRISH LINEN HANDKERCHIEFS. Ladies' Hemstitched Handkerchiefs. From per dozen $1.16
Gentlemen's Hemstitched Handkerchiefs, from per doz. $2

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Napkins to match, 22 x 22 inches. Per dozen $2.80

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*Irish Linen Manufacturers* — *The Home of Irish Linen*
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THE SECRETS OF A LADY'S MAID

Célestine

*"The Parisienne has a chic in wearing clothes, but for the complexion the English are incomparable." Thanks to Icilma.*

*—Madame will make the conquest"*

Yes! If you were to take a census of these clear-skinned British women, you would find that more of them put their confidence in Icilma Face Cream than in any other beauty preparation.

Icilma for more than a decade has been supreme in the minds of English women who know the secret of natural beauty. Icilma is now obtainable from *your* druggist in the exquisite Bouquet Perfume.

Icilma Cream

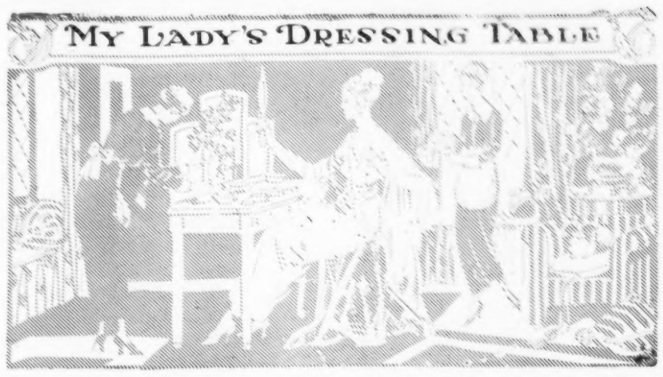
Charming Reflection is obtained by using
Cuticura Soap

Daily, assisted by Cuticura Ointment when required. It keeps the pores active, the skin clear and free from irritations and the scalp in a healthy hair-growing condition.

Sample Each Free by Mail. Address Canadian Depot: Stedman's, Ltd., Montreal. Price Soap 25c. Ointment 25 and 50c. Talcum 25c.

Cuticura Shaving Stick 25c.


## MY LADY'S DRESSING TABLE



ANNE WORTHINGTON came in the other day, took my favorite chair, and announced: "It's simply dreadful the way the young people are behaving?"

"Cocktails or kisses?" I inquired plaintively.

"Both. They're drinking and petting and using rouge to a scandalous extent."

"Anne, I really think you should be chaperoned. Now, I never see any of these shocking proceedings. I should say that the young Canadians of to-day are a remarkably fine and sensible lot:—quite as good as their forefathers:—or foremothers, either."

"Well, I don't believe in the use of cosmetics," said Anne firmly.

"But we all use them, I urged." This afternoon, I put some vanishing cream and perfectly good powder on my face before I came down town."

"Oh, I didn't mean things like that," said Anne. "Everyone uses cream and powder."

"One might ask 'when is a cosmetic not a cosmetic'?" I declared. "Let's look at the dictionary."

The dictionary gave us the definition: "Any external application intended to beautify and improve the complexion, skin or hair."

"Well, anyway," said Anne, "I don't consider powder or face cream a cosmetic."

"They *are*, just the same. And so is rouge. Yet we all use them:—and personally, I consider that a woman has a right to make herself as young and good-looking as possible.

"And she cannot do it without the use of cosmetics. So, we may as well be honest and admit that we use them. Why, our grandmothers did the same. They may have been shocked at the very mention of rouge, but they used mullein leaves to bring a blush to their fair cheeks. According to the dictionary, then, the harmless mullein leaf is a cosmetic."

"To me," said Anne gently, "a cosmetic always means too much rouge, highly-tinted lipstick, and a hair tonic with surplus peroxide." So, there seems no answer to the query: "When is a cosmetic not a cosmetic?"

* * *

SPEAKING of the hands, a New York writer says:—

We used to hear much to the effect that all patrician hands were slender and long, and all patrician fingers were tapering at the tips. A square, stubby hand was always the hand of a peasant, an artisan, never of an artist. That was one of the myths that survived until this generation of realists woke up and took a look around, thus discovering that half the artists have square, stubby hands and half the aristocratic fingers do not taper. Hands—like so many other things in the world—have found new standards.

No one, in Victorian times, could be considered a lady who *did* things with her hands. She might "sew a fine seam," but it would surely be a useless, though perhaps an ornamental, seam. Never a good denim seam meant to stand wear and tear. Hands were white and soft in those days by virtue of the things they didn't do. A lady did nothing to soil or harden her hands.

But to-day, a woman who does nothing looks rather silly. Even exceedingly rich women *do* things, if not to make money, then to give vent to the seething energy within them. If they don't do anything actually remunerative, they drive cars, play golf or tennis, rub and scrape their own antiques, raise Chows or Darwin tulips, or something to take to the fashionable shows. And those things soil and coarsen your hands—if you let them. In the most modern analysis, a lady is a woman who does things and does not let them begrime or coarsen her hands. Beautiful hands are hands marked by the character they gain from effort and accomplishment, with their delicacy and fineness conserved by constant care. Wherefore it becomes self-evident that any woman can have beautiful hands.

The hands are second only to the eyes in revealing your habits of thought, your mental traits, your personality. A woman of vivid personality, has always eager, active, vibrant hands. Electricity seems to stream from her fingertips. Her hands supplement her eyes and her words in expressing her personal magnetism.

Duse had hands like that, so facile in movement, so *voluble*, that they made you forget her age and her weary face. Her hands surrounded her with an atmosphere of beauty.

Mona Lisa's hands must have had that same quality of expressiveness, for in the famous painting of this mysterious woman, they create an atmosphere of repose, of character.

THE IMPORTANCE OF THE NECKLACE
Large and tiny pearls in single strand necklace worn with aubergine chiffon frock from Lucien Lelong, of Paris.

### Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.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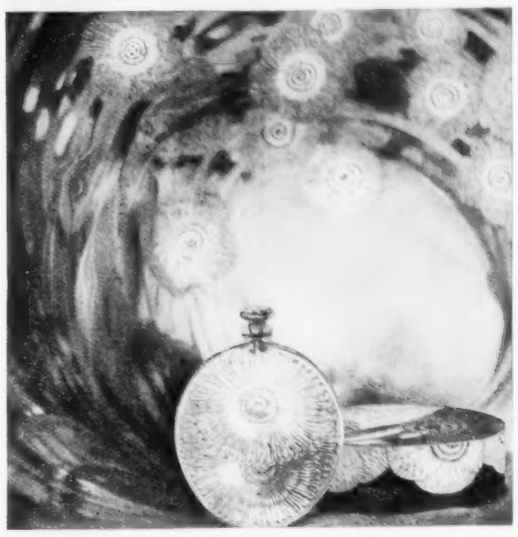
SILVER POPPIES



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of dissociated amusement, just as surely as do her smile and eyes. Nell Gwynn's hands had vivacity, too, capricious, animated, gay hands, hers were.

The hands of a warm natured, affectionate person gesture freely, largely, in expansive curves of feeling. In contrast, close and stilted movements of the hands are characteristic of coldness, of a personality whose growth is limited by inhibitions or by selfishness.

Learn, then, to free your hands, to use them demonstratively, to make

THE LATEST FROM PARIS
Complete Karung ensemble from Bechoff, of Paris. Coat and jacket of water serpent worm with natural kasha jumper frock trimmed in same.

their supple movements a part of all the outward movement of your vibrations. Teach your hands to be expressive.

They cannot be freely expressive while the muscles of them are tight, and so the first thing to do is to exercise your hands, to increase the elasticity of the tendons and tissues which control them. Fencing is splendid for your wrists. It is a form of exercise especially favored by actors and actresses who are striving to develop an expressive grace. Indian club exercises are another good means of loosening the hands and creating in them the habit of smooth flowing movement.

And there are special exercises for the hands, too. Hold them away from the body, elbows loosely bent, the wrists lax. And shake the hands loosely as though you were trying to shake them off your wrists. Shake them till they grow rosy with new circulation.

Another exercise consists in opening and closing the hands. Open the hands as wide as possible, fingers tense, bent as far back to the utmost, till the palms of the hands are white with the strain. Then slowly close the hands, curling the fingers over one by one, till you have made a tight hard fist with knuckles white from *their* strain. And repeat, opening and closing, for twenty or more counts.

Then lay the hands on a table, palms pressing flat, and raise the fingers one by one. The fourth and pinkie fingers come hard. Practice oftener with them, to loosen them.

The least thing that you do soils your hands in these dusty grimy cities of ours. You must wash them very often to keep them clean. A hand brush is a great help; keep one on your hand basin and use it two or three times a day. Scrub on your knuckles particularly and around your nails.

Your hands are so often in water—and paint or garden muck or automobile grease or whatever kind of mess your hobby involves—that the skin of them may become dry, even when your complexion is naturally oily. Your care of your hands, therefore, must aim to replace the oils which will keep them soft and smooth. Hands grow red and rough, chapped, cracked and sandpapery for lack of this natural lubricant.

Don't use harsh cleansers on your hands, even if they *are* very soiled. Use bland and mild soaps, and let your hand brush scrub off the stains that resist. If grime still clings, after drying your hands, rub them full of cold cream and work it into the skin to let the oils loosen the dirt. Then wash the hands again with soap and warm water, and they will be clean and soft.

Many women whose hands are delicate and subject to dryness and roughness, prefer almond meal instead of soap, or an exquisite creamy preparation, fragrant of almonds, which is used like soap to wash and soften tender hands. An old-fashioned way was to take all your little scraps and odds and ends of toilet soap cakes, boil them up with some bran and oatmeal, to make a thick paste, and keep a small covered dish of this on your hand basin, to use instead of soap in washing your hands.

## Correspondence

*Enid.* A solution of bicarbonate of soda should prove a soothing bath for the itching arms. Try a very simple diet, chiefly milk and vegetables, and take a dose of milk of magnesia every night. If the trouble becomes worse, of course you can always ask the family physician what is the matter and that long-suffering authority, who has seen you through the measles and the whooping-cough, will be sure to know what is the matter. Don't scratch the arms—use the soda solution instead. You complain of "feeling nervous and run-down." Everyone seems to be in that condition this spring although we have had an unusually mild winter and a perfect lamb of a March and April. There's nothing for it but rest and the simple life.

* * *

*Daffodil.* It is very kind of you to like the occasional excursions I take away from subjects that are merely "The Dressing Table." Well, you see, my golden daffodil, if I did not occasionally get away from cold creams and hair tonics I should lapse into a condition of imbecility—and I think there are many readers like yourself, who enjoy a chat about the great outdoors or the world of men, women and books. As to the "best face cream," I cannot say, for they are all very good. In fact, I do not think there is a cream that I should call "harmful." We have improved very much on the lotions and cosmetics our grandmothers used. I am sending you a list which should prove satisfactory.

* * *

*Hetty.* I am glad that the hair tonic is proving beneficial. As to the reverse trouble of which you complain, it is the most difficult small affliction to treat. I quite agree with you that hair is the most "contrary" of our features. It simply refuses to remain on the scalp where it would be most welcome and goes and camps on the upper lip or the cheeks, where it is a positive humiliation. Now, I dare not use the word "permanent" in connection with the removal of this small plague; but I believe that electrolysis is, by far, the most satisfactory method. If you buy a depilatory, be sure to follow most carefully the directions. Otherwise, the result of the application may be far from pleasing.

## Valerie

### Busybodies

AN OLD lady of Appleby, Westmoreland, who has just celebrated her 100th birthday, gives, as one of her maxims for longevity, "minding her own business."

We all know numbers of people who, on this basis, are not very likely to live to an advanced age, and who had better, not merely for our sakes but for their own, take this admirable advice to heart, says the "Daily Mail."

If busybodies would cease from troubling other people with their attentions, they might, as the old lady's words suggest, gain a placidity of mind that would prolong their lives while delighting their acquaintances.

For people who interfere unnecessarily with other persons' affairs are a perfect pest. They poke their noses in everywhere, they give unwanted advice, they make mischief, and they end by being thoroughly ill-liked and distrusted.

The worst of it is that quite a number of such persons have the best intentions. They can't understand why people would rather manage their own affairs than have them managed for them; they can't imagine why their meddlesomeness is resented. And that's because they are eaten up with conceit.

They think they were sent into this world to save other people from themselves, whereas the truth is that, with one accord, the other people want to be saved from them.

If well-intentioned busybodies — I am not discussing the merely malicious or gossipy type—would look more seriously to their own affairs and to the state of their own souls, they would soon perceive that the need for improvement was, as a rule, just as urgent at home as it was abroad. To be deeply concerned about other people's defects is no criterion of one's own merit, but it probably does point to a quite unjustified self-complacency.

And that self-complacency gets very unpleasant knocks from an ungrateful world and thus the busybody finds himself, to his extreme bewilderment, not treated as a benefactor but as a bore. He wears himself out trying to worm his way in, and he gets to know, in reality, much less than the man who is sympathetic without being obtrusive.

Most people are sufficiently independent to object to gratuitous advice. No doubt many of us stand in need of improvement in all sorts of directions, but that does not mean that we wish self-righteous busybodies to shower their "home truths" upon us. Nothing irritates the average man more than unasked-for advice, and nothing is more liable to make people persist in their errors than having them pointed out in a superior manner.

### London Season

#### Brilliant Prospects

LONDON is entering one of the most brilliant seasons of recent years.

The return of the King and Queen from Windsor to Buckingham Palace on May 2 was in the nature of a signal to an unseen master of ceremonies, and a long programme of glittering social functions will be unfolded. The first of these will be the opening of the Royal Academy, an event which is being anticipated with more than usual eagerness because the new full-length portrait of the Queen which Mr. Richard Jack is painting will be on view. The King and Queen will, as usual, be among the visitors.

Between the opening of the Academy — the Opera season begins at Covent Garden on the same evening —and the first of the evening Courts at Buckingham Palace on May 24 there will be many notable balls, receptions, and other events, including the State visit to the King and Queen of the President of the French Republic, M. Doumergue.

The second Court will be held on May 25, and the final two Courts have been fixed for June 21 and 22. The visit of M. Doumergue will precede that of the French Fleet, which arrives on May 30 and will stay a fortnight.

The Derby, Ascot—the flower of race meetings—Henley, Goodwood, Cowes, and the rest of the great outdoor fixtures will this year be of a more cosmopolitan character than ever. Many thousands of Americans have already booked their passages to this country.

The return of the Duke and Duchess of York from Australia at the height of the season will be a crowning interest.

If you show me a good talker, I will show you a bad worker.—*Mr. F. Hodges.*

Stop "Touching Up"

Face powders are passé. At the slightest excuse they streak, blotch and look spotty. Try the "24 hour complexion." It gives your skin a touch of bewitching, seductive beauty that remains throughout the day, as fresh and fascinating as when first applied. One day's use will show you how superior it is to face powders.

GOURAUD'S ORIENTAL CREAM

Send 10c. for Trial Size
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In a myriad of shades suitable for any occasion, with reinforced heels and toes and other special features that make this hosiery suitable for all wear! Harvey Hosiery can be worn with pride on any occasion. The price too is more than reasonable. Ask for it by name.

Harvey Tailored Underwear

From the tailored vests whose straps just won't slip to the picturesque pajamas of quaint design you'll find this beautiful underwear ideal.
Harvey Nicks, Bobettes, Princess Slips and Nighties, in a variety of shades, are designed to satisfy the style and taste of present day demands.

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*Announcements*
BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
$1.00 PER INSERTION
All Notices must bear the Name and Address of the Sender.

ENGAGEMENTS

Dr. and Mrs. Robert J. Gardiner, "The Chestnuts," Kingston, Ontario, announce the engagement of their elder daughter, Harriette Frances, to Dr. Howard Price Folger, only son of the late Mr. Howard S. and Mrs. Folger, of "Edgewater," Kingston. The marriage to take place early in June.

Mr. and Mrs. Thomas Marshall announce the engagement of their daughter, Esther Elizabeth, to Henry Ellis Watson, son of Mr. and Mrs. W. W. Watson, all of Toronto. Marriage to take place on May 28th.

Mr. and Mrs. Allan Cameron Thorburn, of Niagara Falls, Ontario, announce the engagement of their daughter, Margaret Taylor, to Dr. William Robertson Caven, son of Dr. and Mrs. James G. Caven, of Toronto. The marriage will take place on the first of June.

Mr. and Mrs. Andrew Mooney, Port Arthur, Ontario, announce the engagement of their eldest daughter, Elizabeth Dorothy, to Lorne Edward Chabot, son of the late Mr. and Mrs. Louis Chabot, of Montreal, Que. The wedding will take place June 1, in St. Andrew's Presbyterian Church, Fort William.

Mrs. John J. Cullen announces the engagement of her only daughter Camilla Josephine Mulvihill, to Dr. Philip George MacDonald, second son of George and the late Mrs. MacDonald, of Orillia, Ont. The marriage to take place June 22, 1927.

Mr. Edgar Burton Northwood, of Toronto, announces the engagement of his daughter, [illegible], to Mr. Matthew Crooks Cameron Chisholm, son of Mr. and Mrs. Thomas A. Chisholm, of Toronto. The marriage to take place on June 4th.

MARRIED

Mr. and Mrs. Kenneth W. McKay, St. Thomas, announce the marriage of their daughter, Margaret Adeline, to Mr. Baillie Thomson Stephenson, of New York, son of the late Mr. and Mrs. George H. Stephenson, of Toronto, on Saturday, April 30th, 1927.

DEATHS

McCAUL—At 25 Indian Road Crescent, Toronto, on Sunday, May 1st, Margaret Douglas (Peggie), eldest daughter of Mrs. McCaul and the late George Lefroy McCaul.

Canadians to be presented to Their Majesties, King George and Queen Mary, at Buckingham Palace, London, England, on May 25, include Lady Davis, of Montreal, the Misses Willa and Jean Price, of Quebec, Mrs. Raymond Willis, Toronto, Miss Evelyn Fleming, Toronto, Mrs. Stewart McLennan and Miss Victoria Tytus, of Sydney, N.S., Miss Mary Money, Vancouver.

* * *

Miss Marjorie Candee, of South Drive, Rosedale, Toronto, gave a very delightful song recital in Hart House Theatre on Saturday night of last week. Miss Candee, who was the recipient of many beautiful flowers, was in beaded green georgette over pale pink.

MRS. MONTAGUE FURBER
Wife of one of Vancouver's keenest polo enthusiasts, Major Montague Furber.

Those present included, Mr. and Mrs. C. N. Candee, Mr. and Mrs. N. Candee, Mr. and Mrs. Findley, Mr. and Mrs. Karl Haas, Mr. and Mrs. Max Haas, Mrs. F. K. Birge, Mrs. G. C. Breckenridge, Dr. Geoffrey Boyd, Mrs. George E. Cook, Mrs. F. H. Deacon, Mrs. Atwell Fleming, Mrs. W. H. Gooderham, Mrs. D. N. Gooderham, Mr. W. H. Galt, Mr. Lyman H. Howe, Mrs. C. B. Murray, Mrs. Leonard McMurray, Mrs. G. F. McFarland, Mrs. Robert T. Noble, Mrs. A. W. Anglin, Mrs. Glyn Osler, Mrs. George W. Watts, Mrs. A. E. Gooderham, Mrs. Norman McPherson, Mr. and Mrs. John B. Laidlaw, Mrs. T. Bradshaw, Mr. T. D. McGaw, Mrs. C. H. Mitchell, Mrs. H. B. O'Neill, Mrs. N. W. Rowell, Mrs. W. F. Phillips, Mrs. Harry Ryrie, Mrs. A. T. Reid, Mrs. E. B. Ryckman, Mrs. R. A. Rumsey, Mrs. H. A. Somerville, Mr. Harold van de Linde, Mrs. H. D. Warren, Mrs. Charles Wisner, Mrs. S. Shapiro, Mrs. Ernest MacMillan, Mrs. Milton Blackstone, Mrs. William Armstrong, Mrs. Thomas Crawford, Mrs. W. R. Wadsworth, Mrs. Douglas Woods, Lady Woods, Mrs. S. B. Playfair, Mrs. A. L. Ellsworth, Mrs. Douglas Higgins, Mr. and Mrs. Victor Cawthra, Mrs. A. J. Arthurs, Mrs. J. Schwartz, Miss Yvonne Hazelwood, Mrs. R. B. Bongard, Mrs. Frank MacKelcan, Dr. H. C. Fricker, Misses Anne Pearson, H. E. Shepherd, M. Morris, M. C. Laidlaw, Margaret Findley, Pauline Detwiler, Mary H. Beatty. The following young ladies acted as ushers, Miss Mary Laird, Miss Hilda Gregory, Miss Katherine Strickland, Miss Elizabeth Scott, Miss Allison Roberts, Miss Jessie Bull.

* * *

Mrs. F. H. Phippen, of Toronto, is in Winnipeg, where she is spending a week with her daughter, Mrs. Gilmour.

* * *

Lady Kemp, of Toronto, entertained at luncheon last week-end. The table was exquisitely done with orchids and sweet peas on a handsome lace cloth. Lady Kemp's guests included Mrs. Herbert Bruce, Mrs. Norman Perry, Mrs. Kenneth MacLaren, Mrs. W. P. Mulock, Mrs. Barry Hayes, Mrs. de Udy, Mrs. Percy Hayes, Mrs. Sidney Cragg, Mrs. Homer Smith, Mrs. Charles Moss.

* * *

Mr. and Mrs. J. B. Watson, who have been in England, are returning to Toronto this week.

* * *

Those entertaining this week in Toronto for Mrs. C. H. Carpenter, who is leaving shortly to reside in Victoria, B.C., include Mrs. Arthur D. Miles, Mrs. Reginald Romsey, Mrs. E. Palmer Clarkson and Mrs. Gordon Phippen.

* * *

Mr. and Mrs. Charles L. Marks, Farley Street, Winnipeg, announce the engagement of their only daughter Margaret Stanton, to Harold E. Geddes, son of the late David Geddes, and Mrs. Geddes, Port Elgin, Ontario. The wedding will take place June 1 in Holy Trinity Church, Winnipeg.

* * *

Mrs. A. T. Reid, of South Drive, Rosedale, Toronto, is in Boston this week to meet Miss Nancy Reid, Mrs. J. W. Baillie and Miss Betty Baillie, who are returning from abroad after some months spent abroad.

* * *

Mrs. Robert Darling is in Toronto, guest of her son, Lieut.-Colonel Warren Darling, and Mrs. Darling.

* * *

Mrs. T. J. Clark and Mrs. Stewart Parker, of Toronto, are spending the greater part of this week at Preston Springs.

* * *

Mrs. Ernest Heaton is in Toronto again after spending two months in California.

* * *

Mr. Barry Hayes, of Donnibrook, Toronto, will entertain at a dance at his residence on Friday, May 27.

* * *

Well known military men with their wives and friends are coming to Toronto from various outside points to attend the Toronto Garrison military tournament in the Coliseum, and the large ball to be given after the Friday night performance, May 20, in the Transportation Building. Montreal, Ottawa, Kingston, Oshawa, Hamilton, London, Brantford, St. Catharines, Brampton, and other places are to be represented. The ball is expected to be an unusually large and brilliant affair, plans being made for an attendance of upwards of two thousand. It will be graced by the presence of His Excellency, Viscount Willingdon and party, and the variety of dress uniforms will lend a color and tone to the scene of rare attractiveness. Officers are to wear their different decorations for the occasion. Dancing will begin at 11 o'clock at night and last till 4 o'clock in the morning.

* * *

Lady Ford, of Edinburgh, who has been a visitor in Winnipeg during the last few weeks, is sailing from Montreal on May 16, for home.

* * *

Miss Evelyn Allan, of Toronto, entertained at a luncheon and bridge for the bride-elect, Miss Frances Bate, on Wednesday of this week.

* * *

Mrs. Murray MacFarlane recently returned to Toronto from Preston Springs.

* * *

Mr. and Mrs. E. N. Bate, of Toronto, have sent out invitations to the marriage of their daughter, Miss Frances Emily Bate, to Mr. Hewitt William Eyers Pepler. The wedding will take place on Thursday, May 26, at Grace-Church-on-the-Hill.

* * *

Mr. and Mrs. R. W. Eaton and Miss Mildred Eaton are again in Toronto after a sojourn in Atlantic City.

* * *

Mr. and Mrs. W. B. MacLean, of Rosedale, Toronto, were in Detroit last week to visit their son, Mr. Gerald MacLean, of California, who was in Detroit for a short stay.

* * *

The wedding of Miss Evelyn Johnson, daughter of Mrs. Sidney M. Johnson, of Stratford, Ont., and niece of Mr. and Mrs. James F. Longley, of Manor Circle, to Douglas U. McGregor, M.C., M. D., of Hamilton, son of Dr. and Mrs. J. O. McGregor, of Waterdown, Ontario, took place on Saturday afternoon, April 30, at 3.30 o'clock, at the Huguenot Memorial Church, Pelham Manor, U.S. Dr. Lewis Gaston Leary performed the ceremony, which was attended by about seventy-five guests. A reception for fifty guests was held at the home of the bride's aunt and uncle, Mr. and Mrs. James F. Longley, after the wedding. Miss Dorothy Taggart, of Hamilton, Ontario, was Miss Johnson's only attendant, and Dr. K. McGregor, of Hamilton, Ontario, was best man. Mr. Richard Weaver, of Niagara Falls, and Mr. William Carrick, of Hamilton, Ontario, were ushers. After a motor trip of several weeks to Montreal and Quebec, Mr. and Mrs. McGregor will make their home in Hamilton, Ontario. The out-of-town guests included Mrs. Sidney Johnson and her daughter, Miss Dorothy Johnson, of Stratford, Ontario; Mr. and Mrs. G. W. Moreton, of Bloomington, Del.; Mrs. G. O. McGregor, Dr. Kenneth McGregor, brother of the bridegroom; Miss Winifred McGregor, Dr. William Carrick, Dr. Donald Warren and Mr. Hartley Lindsay, all of Hamilton.

* * *

Mrs. Harry Strickland, of Toronto, is spending several weeks in Bobcaygeon.

* * *

Mrs. Torrance Beardmore, of Toronto, and her little daughter, Margaret, are on a visit to Mrs. Beardmore's mother, Mrs. J. S. Niven, in London, Ontario.

* * *

Mrs. Richard Dawson, of Montreal, has been visiting her parents, Mr. and Mrs. G. G. Le Mesurier, in Toronto.

* * *

Mrs. C. H. Easson, of Toronto, entertained very delightfully at luncheon on Thursday of last week for Mrs. Munn, of Saint John, N.B.

* * *

Mrs. Hunter Ogilvie, of the Parliament Buildings, Queen's Park, Toronto, entertained at a small bridge on Monday afternoon of this week for Mrs. Bartlett, of Charlottetown.

* * *

Mrs. Andrew MacLean, of Toronto, entertained at a bridge on Friday of this week for Miss Frances Bate, the bride-elect.

* * *

Mrs. Munn, of St. John, N.B., has been a visitor in Toronto, guest of Mrs. Dickie, of Douglas Drive.

* * *

Mr. and Mrs. Bryan Heward, the latter formerly Miss Barbara Logie, daughter of Mr. Justice Logie and Mrs. Logie, of Toronto, recently returned to Montreal from England.

* * *

Mrs. Arthur D. Miles, of Wilcocks Street, Toronto, presented prizes and entertained the players at tea at the Hunt Club on Wednesday of this week.

* * *

Mrs. Stephen Heward, of Toronto, is in Halifax, N.S.

* * *

Mrs. Beresford Mortimer, of Parkwood Road, Toronto, gave a very enjoyable tea dance on Tuesday afternoon of last week for the D'Oyly Carte Company.

* * *

The Governor-General of Canada will open the new Havergal College, Lawrence Park West, Toronto, on Saturday morning, May 21.

* * *

Mr. and Mrs. Reginald Capreol return to Toronto this week after spending several months in Europe.

PROSPECTIVE BRIDEGROOM AND BRIDE
Mr. John Carnegie Clemes, of Toronto, whose marriage to Lorna Edith, daughter of Mr. and Mrs. James J. Warren, of Toronto, will take place on Wednesday afternoon, June 1, at 36 Edgar Avenue, Toronto.
—*Both Photos by Mr. Lyonde.*

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Never to have enjoyed the satisfying deliciousness of a steaming cup of genuine "SALADA" Tea, properly made, is never to have known the pleasure really fine tea can impart. If you have never done so, you must try "SALADA." It is sold everywhere.

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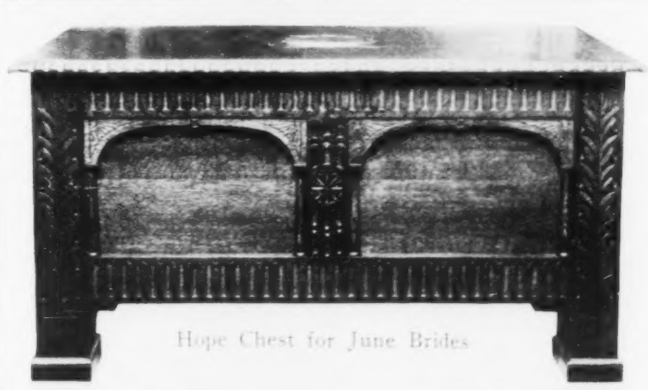
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WOODBINE PARK
TORONTO

SPRING MEETING
MAY 21st MAY 28th

THE KING'S PLATE
*$15,000 added,*
and
The WOODBINE STEEPLECHASE
*$7,500 added,*
Will be run on Saturday, May 21st.

THE TORONTO CUP
*$15,000 added,*
Will be run on Saturday, May 28th.

*RACING* *STEEPLECHASING*

First Race 2.30 P.M. each day.
Admission: $1.75 and Government Tax.

Graduation

The Year Ends

The sessions end, the doors swing open. Another year has ended—a year that to many will be the last. Surely Graduation Day is an event worth commemorating—the step that largely marks the close of another epoch.

Choose gifts with a future, articles as lasting as memory itself. You will find many such gifts in the Ryrie-Birks Store.

Ryrie-Birks

Diamond Merchants — Jewellers and Silversmiths

TORONTO


# SOCIETY

Mrs. James [illegible] Hamilton, Ontario, [illegible] visiting her daughter, Mrs. W. [illegible] in Toronto.

* * *

[illegible]

* * *

[illegible]

* * *

[illegible]

MISS HELEN ADAMS OF WINNIPEG

[illegible]

* * *

[illegible]

* * *

[illegible]

* * *

The Lieutenant-Governor of Ontario [illegible] in honor of Mr. [illegible] who recently returned to Toronto from England.

* * *

[illegible]

* * *

[illegible]

* * *

Mrs. Edward [illegible] of Montreal, has been [illegible] in Toronto [illegible] her sister, Mrs. T. M. Ward.

* * *

Colonel and Mrs. [illegible] of Montreal, are taking up residence in Toronto, after spending several weeks at the [illegible] in Ottawa.

* * *

Major J. K. Crawford, of Toronto, and Mrs. Crawford are in Bermuda.

* * *

Miss Stuart and Miss Macpherson were hostesses [illegible] afternoon at [illegible], Toronto, at the closing reception of the dancing class. Miss Stuart and Miss Macpherson received in the drawing-room, which was attractively decorated with sweet-peas and Darwin tulips. Miss Stuart wore a beautiful gown [illegible] Those present included [illegible] Mrs. Wallace.

* * *

Mrs. [illegible] Gooderham and Miss [illegible] Gooderham have returned to Toronto from [illegible], Florida, and White Sulphur Springs, Virginia, where they have been since January. Mr. Gooderham, who joined them at White Sulphur Springs, has also returned.

Colonel De Mobrey Bell, who with Mrs. Bell has been abroad for the winter months, recently arrived in Quebec. Mrs. Bell spent a few days in New York before returning home.

* * *

Colonel and Mrs. J. H. Price recently arrived in Quebec from Bermuda.

* * *

Mrs. H. A. Stewart, of Montreal, who spent the winter in California, is in Winnipeg, visiting her daughter, Mrs. Philip Osler, before returning to Montreal.

* * *

The Bishop of Montreal and Mr. A. D. Braithwaite sailed in the S.S. *Montcalm* on Friday of last week to spend six weeks in Europe.

Mr. and Mrs. C. A. Magrath and their two daughters, of Toronto, will spend the summer in Victoria, B.C.

* * *

Mr. and Mrs. J. W. [illegible], who have rented their residence at [illegible] Avenue, Montreal, to Mr. Stuart [illegible], will be at the Windsor Hotel until May 21, when they will sail on the S.S. *Megantic* to spend some time in England.

* * *

Lady Allan is [illegible], Montreal, after spending the winter in California. Sir Montagu and Miss Martha Allan, who were with Lady Allan at Pasadena, are returning to Montreal this Saturday.

Trousseau Linens

for the bride of Spring

THE little home beyond the honeymoon is fast becoming a reality to brides who are stepping altarwards this Spring. And nothing is more important than the linens that will fill its treasure chests. For more than a quarter century Simpson's has been celebrated for fine Linens. Imported table damasks, exquisitely fine hand-embroidered bed linen, and towels are seen in [illegible] at prices that are well within trousseau budgets.

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It Saves so much!

FOR less than the year's cost of having your ironing done any other way, you can own the wonderful Simplex "Junior" Ironer.

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Your week's ironing done in a fifth of the time you could do it by hand.

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With the "Junior" Simplex there is no standing for hours—no tired arm—no aching back. Comfortably seated at your Simplex, you simply guide the pieces through the machine.

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A cheese of rare smoothness and richness; made more inviting by the addition of shredded Pimentos.

Get the genuine in ½ and 1 pound cartons.

Write for FREE Kraft Cook Book. Kraft-McLaren Co., Limited, Montreal.

Other varieties — Canadian, Camembert, Swiss, Limburger, Old English

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KRAFT K CHEESE

PASTEURIZED

Weston's
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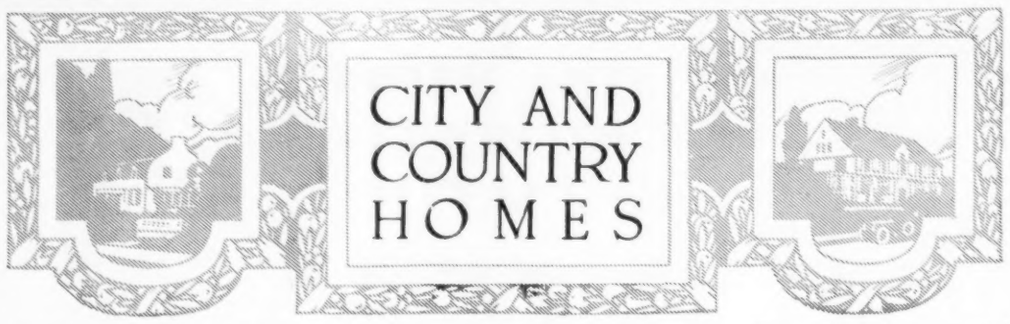



## A Charming Home of Seven Rooms

*By Messrs. Warren and McDonnell, Architects.*

THIS home will attract favorable attention in any community. The exterior is very distinctive, the most outstanding features being the design of the verandah; the smart hooded entrance, and the two, one might say, "twin" chimneys. The pots surmounting the brick coping are delightfully characteristic of the English domestic architecture which pervades the entire design.

Entering the front door, a pleasing impression is immediately created by the bright, well-lighted vestibule. The two windows in the inside wall and French doors to the living and dining rooms insure the same effect in the main hall.

The living room is 12 ft. x 23 ft. and has a large brick fireplace and centred end groups of triple casement windows. Surely such a room will appeal to the imagination of those whose views of the future are already focused on a new home.

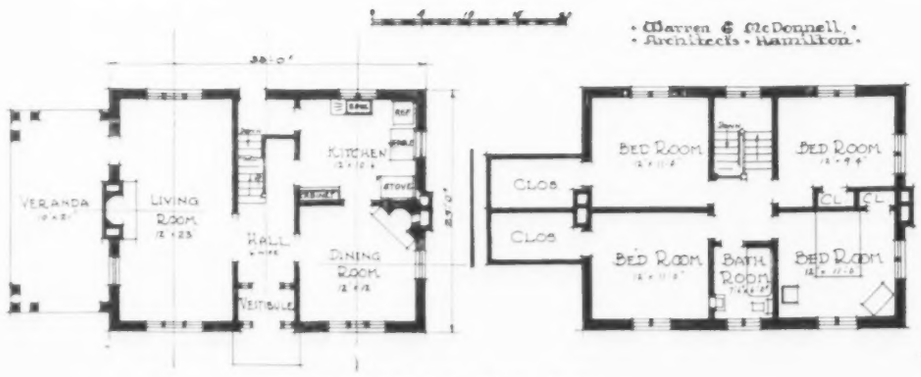
There is another fireplace in the dining room on the opposite side of hall. The dimensions of this room are 12 ft. x 12 ft., the popular square type, particularly so when the narrowest dimension is not less than in this case. The kitchen is 12 ft. x 10 ft. 6 in., and you will notice there are windows on two sides to provide for cross ventilation. There is a built-in cabinet and a sink with drainboard, and when the stove, table and refrigerator have been placed in their allotted positions you will be pleased with the convenient arrangement.

Upstairs there are four bedrooms, two 12 ft. x 11 ft., one 12 ft. x 11 ft. 6 in. and one 12 ft. x 9 ft. 4 in. The bathroom is opposite the stairway, the intervening space being a practical square plan hall with a nicely balanced placing of doorways.

The approximate cost of this desirable home is $8,500, including hot water heating.

Readers desiring further information regarding plans and specifications for this house should communicate with the architect direct. Address Messrs. Warren and McDonnell, Hamilton, Ontario. Copyright 1927, MacLean Building Reports, Ltd.

A CHARMING HOUSE OF SEVEN ROOMS.




PLANS FOR THE ABOVE HOUSE.

## Good Plans Essential in Building Home

MANY things influence the selection of a plan for your home. Here are some:

First, the location of your property, its size and value.

Second, the number of people in your family, the climatic conditions of your locality, the available materials at hand with which to build.

Third, the limits of your purse.

In selecting a plan for your home, don't be influenced too much by style. Even though Spanish Mission, Dutch Colonial, or English cottage are in vogue, it is no indication one of these may yield the only home suitable to your needs. When you study home plans, remember that simplicity, compactness, serviceability, are the essentials of a well-planned home. You want maximum conveniences and comforts within minimum space in order to save money.

Such things as room arrangements, location of stairs, doorways, windows, steps and labor-saving devices are far more important in planning your home than accessories, or frills and fancies.

Homes are growing smaller, not only because of present day building costs, but for the further and no less important reason, that they are easier to maintain and keep up. Compactness is the present day rule. This does not mean your home needs to be dull or dreary. It does mean, however, that planning of a smaller home, to eliminate waste and provide all the conveniences most people demand, is not a job for an amateur planner.

When it comes to the type of house that may give you the most for your money, you should keep in mind that, even though bungalows are popular, yet compared with the convenience, comforts and floor areas of storey and one-half homes, bungalows are more expensive to build. This is not an argument against the bungalow as a type. It merely illustrates what you must keep in mind in home planning, if your purse is limited and you desire to make your dollars lay the most for the money.

You cannot afford to build even a small home without first providing yourself with the most complete drawings, specifications, quantity survey and contract forms available, if possible. Anything else may spell disaster and waste of money for you. Taking chances on sketchy plans is like trying to beat a railroad train at a crossing. You may get hit hard, and if you do it may wreck you—at least your purse.

A good set of plans more than offsets their small initial cost through the savings they make. They give you complete and independent control of your building operation. They permit you to lay your own materials. They eliminate guesswork, arguments, delays and extras.

Don't make the mistake of selecting your plans a week or two in advance of your building operation. Get them early. Study them. You will find it a great source of satisfaction, and in addition, you will learn many things not generally known by most people who for the first time approach a building operation.

## A Woman Artist's Practical Designs for Furnishing Fabrics

NO SANE man or woman would expect to fit a 6 x 9 canvas into a 4 x 8 frame with any hope of success—and yet we attempt a similar feat every time we set out to cover the uncompromising forms of an armchair with a textile bought by the yard and designed for some different dimension.

A subconscious sense of irritation every time we fold some vital portion of the design round the back or under the arms is a common and recurrent experience. Figures cut stupidly in half—flowers without their stems or stems without their flowers—set forth for our daily inspection a sight which is irritating and unsatisfactory.

It is for this reason—and because we all instinctively enjoy perfection—that the work of one young English designer is peculiarly satisfactory to anyone interested in the problems of house decoration. And who is not?

This artist designs every textile she produces to fit not only in proportion but in character the space for which it is intended.

In designing for the decoration of an arm-chair the cover would first be cut, and that section of the decoration suitable to each portion subsequently applied by the dyeing process. Thus, should the solid back of the chair feature, for instance, an elaborate scene of conventionalized fish interspersed with marine fauna and flora, it is probable that no fish would appear on the arms or seat, but rather a lighter rendering of some of the less definite "motifs" to be found in the centre of the design.

There are no "repeats," which is particularly restful to the eye, and boredom is obviated.

Both the character and the colour scheme of the room in which her designs are to be used are considered—also the psychology of her patrons. The colors are generally subdued, she tends towards floral or architectural forms in design—her earlier work showed many effectively conventionalized animal forms.

Canadian Plan Book

IF you are collecting ideas for your house of dreams—if you are about to build or furnish or plan your grounds won't you let the MacLean Builders' Guide help? In this practical, beautiful magazine you will find many house plans and practical articles. 150 pages. Profusely illustrated.

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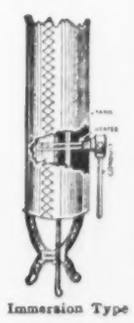
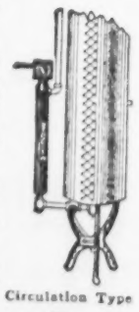


Immersion Type



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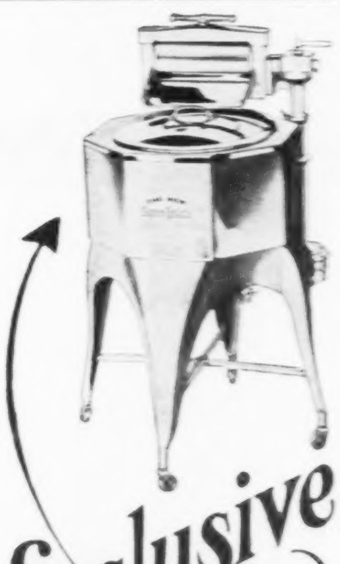

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## Shade Trees: Their Care and Protection

TREES add much to the effectiveness and charm of homes, whether palatial mansions or small bungalows, and the older the trees the more attractive they usually become, says the "House Beautiful". Besides adding to the beauty of an estate or lot, they often add considerably to its financial value.

During recent years it has become a generally accepted fact that much can be done to preserve our trees from the effects of disease and insect pests. If the vitality of the trees is lowered through any cause, they are rendered more susceptible to the attacks of insects and fungous diseases. Cavities in trees may be the result of innumerable things: limbs breaking off in gales and diseases setting in; physical injuries; the inroads of insects or fungous diseases, the striking of lightning, and so forth. The small entrance hole made by one of the wood-boring insects may be sufficient to start an unhealthy condition in a tree; a fungous disease may affect the gallery thus formed, and the wood is gradually but surely killed until it rots away, leaving a large decaying area exposed.

On purchasing a property all the trees should be thoroughly examined by a qualified tree expert. Here is where the first problem presents itself. What is a tree expert? It is imperative to have some other recommendation than a directory classification. Two or three large organizations should be chosen and their claims examined, and those which appear the most reasonable should be further investigated by an interview with a representative of the organization. In previously taking this care to make a careful determination of the claims of such organizations, and in an examination of their published literature, one learns of such salient features as the best material with which to fill a cavity, and the "service" which is given to old trees. This enables one to talk intelligently to the company representative, and gives greater confidence in making a decision as to which firm to employ to do any necessary tree work. All of the large companies will examine trees gratis, and report on conditions and any needed work. It may be interesting to add that the State of Connecticut is at present the only State which protects its property owners from tree butchers masquerading as tree experts, as it requires that all persons working on trees be examined and licensed by State authorities.

Trees which to the untrained observer are apparently in good health often show to the expert signs of a disease, or an insect, which is undermining their strength. As is the case with human beings, if attention is given early to such trees serious and even disastrous results can often be forestalled. The expert will examine the trees for signs of malnutrition, necessary pruning, cavities, root-girdling, insect pests, and fungous diseases.

A tree which is unable to obtain sufficient nourishment from the soil will not put out its leaves so early as a healthy tree of the same species; it may drop its leaves earlier, or during the time of foliage present a sickened appearance. The question that presents itself, then, is: how shall the tree be fed, and with what? Well-rotted cow manure is the best possible leaf stimulant. This should be well spaded in the soil for a distance of two to three feet in a line parallel to the outermost branches. A tree requires a definite amount of phosphoric acid, nitrogen, and potash — forest trees obtain this from natural leaf mould—to maintain its growth of root system, bark, and foliage, and in order to get these ingredients in the proper proportions, it is best to use a commercially prepared tree food. Having selected the brand to be used, a number of holes two feet apart should be drilled into the ground to a depth of eighteen inches, and these holes should be made under the outermost edges of the branches, as the root system extends in the ground as far as do the branches in the air.

A FINE CORNER CUPBOARD

The pruning of trees is another item requiring attention. The trees may have been badly pruned previously, and be left with over-balanced heads or conditions giving rise to weak formations. Shade trees may—contrary to a popular belief — be trimmed throughout the entire year, although some trees, such as sugar maples, bleed very profusely if cut in the early spring; this condition lasting for only a few weeks. Pruning, like every other phase of tree work, is an art, and should be done only by a qualified man.

All dead and diseased wood should be cut out of the trees; live wood should be cut only where branches are interfering, or to thin the trees. In cutting away diseased wood, cavities are often found, and these should receive great care. In the first instance, as much of the diseased wood as possible should be chiseled away. In some cases it is possible to cut away all such wood without endangering the structural strength of the tree. An antiseptic material should then be put in the cavity, and any necessary bracing done. There is a special device on the market which assists the trees to heal over the margin of the filled cavity rapidly. Cavities require filling with a material which will be as like the natural wood as possible, will not hold moisture, is light in weight, resilient, and of such a nature that it will readily form a union with the wood of the tree. It will thus be seen that it is essential to be very particular about what material is used to fill the cavity in a tree.

Trees with some of their roots girdling back around the trunk may often be seen. These girdling roots should be eliminated, as they will, otherwise, cut off the supply of sap and the tree will die.

So far as insect pests and fungous diseases are concerned, it would be impossible in this limited space to enter into any detail as to the variety of insects which feed on trees, in the roots, bark, limbs, and foliage, or as to the many fungous diseases which affect different trees; but both can be successfully combatted by following out an intensive spraying programme. Once they are in good condition, trees which are properly sprayed, and which are properly fed and pruned, will rarely give cause for cavity work, for the simple reason that with such care their vitality is maintained or increased, and they are better able to withstand the depredations of fungi and insect enemies.

It is essential that the soil around old trees should not be regraded; the addition of more soil causes suffocation, as it changes the air supply and so on. Neither should a tree be left on a mound when regrading is being done, as this would change the water-retaining properties.

## Fuschias

LIKE collectors, good gardeners soon become specialists and have their definite lines of plants to grow. I can imagine no finer sport than adopting for one's especial hobby the collecting and propagating of old varieties of a flower that have passed out of commerce. There are fashions in flowers just as there are fashions in clothes, and good things disappear from catalogs rarely to be seen again. Fifty to seventy-five years ago Fuchsias were raised in great abundance and wide variety. Then, like the bustle and the leg-of-mutton sleeve, they passed out of favor. Here and there in old-fashioned collections and gardens one may find them. Recent catalogs are of little help in these searches; one must go forth and peer over old remote garden gates and into the flower windows of old-fashioned houses. Never attempt to pay money for such plants or slips from them — trade some of your newer things for a piece of the old. Swap a new Delphinium seedling for a cutting of an old Fuchsia. Incidentally, in these floral peregrinations you are apt not only to meet some fine old varieties, but you will make some staunch garden friends who, like you, appreciate the past.

To be central without being commonplace: that is the great problem both of literature and of art.—*Sir John Bailey.*


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## Husbands Without Humour

A SENSE of humor is a dangerous thing. So, at least, the business philosopher tells us. The man with the biggest funny-bone is not the man with the biggest bank balance, and even a professional humorist like Mr. George Robey must take himself seriously if he hopes to make other people take him humorously. The joke which makes you roar in your stall only does so because it has previously been the subject of solemn conjecture, calculation, and study.

And this, after all, is perfectly understandable. Suppose you are a director of a big biscuit firm. There will be chaos if you let your sense of humor escape while discussing whether a new biscuit shall be called Pat-a-Pat or Golden Delight. Yet upon the happy choice of some such name may the whole popularity of the biscuit, and the profit it yields, depend.

But if we rule humor out of business, we cannot so easily rule it out of matrimony. In the Criterion farce, "The Mask and the Face," we are confronted with a sober, humorless husband, who very nearly wrecks his home because he cannot see a joke, and who only fails to wreck his home because no manager in the world would accept a farce with an unhappy ending.

This humorless husband cannot laugh, and, like nearly every other person who cannot laugh, hates being laughed at. His wife, a gay, mirthful soul, longs to laugh and be laughed at. In fact, she is so irrepressible that, although, she loves her husband, she cannot help laughing at him a little behind his back; and in this she is probably like other wives in a similar position. For is there anything funnier to a woman than the spectacle of a man who faces laughter in the matrimonial ring, tries to knock it out, and never even hits it?

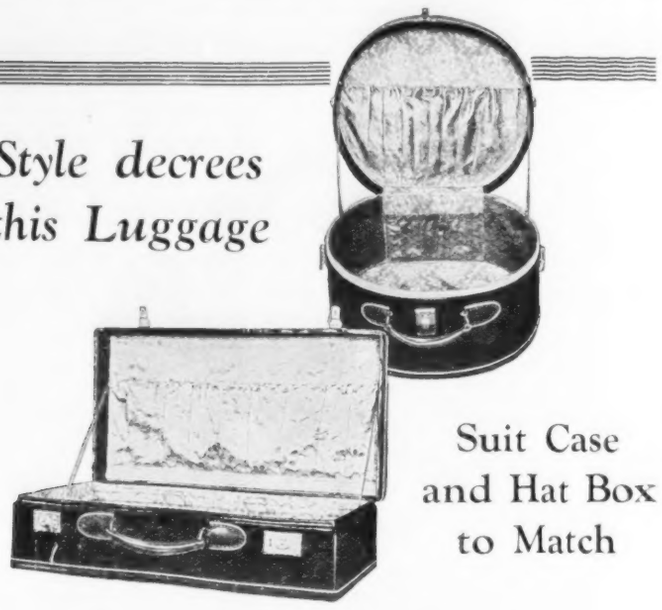
Marriage is a serious affair, and the humorless husband works from the right basis. His theories are usually sane ones, and he is rightly suspicious of frivolous friendships, vapid compliments, and that all-too-common attempt to squeeze laughter out of things fundamentally sacred. I have, I think, a sense of humor myself, but if there is a type of humor which I cannot stand, and for which I will never stand, it is the type which fastens on the serious and beautiful elements in life, twisting, undermining, and rotting them. If nothing is sacred, then life itself becomes a farce.

The humorless husband goes wrong, however, in bringing his splendid seriousness into every phase of life. If a guest tells his wife a doubtful story, he is perfectly justified in solemnly taking the guest up by the collar and depositing him upon the pavement outside his house. But if he misses a nail and hits his thumb, he will deserve all his moments of sweet agony if he denies his wife the privilege of a little titter. Or if his nice new hat is swept off his head by a sudden breeze while he is punting his wife on the Thames, they should join in matrimonial mirth while punting back to regain the hat.

Of course, humor can always be overdone, even legitimate humor. The wife of a humorless husband is at least spared having to sit down to breakfast each morning with the cheery soul who is chronically comic, and who makes stock jokes about his egg, the weather, and mu-in-law's forthcoming visit. The husband who astonishes you by smiling is no worse a possession than the husband who astonishes you by looking serious. Life is jolly, but it is not a perpetual joke.

And thus we reach the conclusion that humor is mainly a question of proportion. Possibly, in the Perfect World, there will be no humor at all, since humor is never absolutely truthful, being in fact an amusing perversion of the truth, or truth regarded from an angle. Since we are not yet perfect, however, by a very long chalk, we need humor to fall back upon, and it helps us wonderfully along our road.

Regard humor as your chief weapon in life, and you will achieve no victory. Regard it as your "first reserve," and you will go far towards victory. Regard it as entirely non-essential, and you will fail — not because you are unworthy, but because you will have attempted to carry a burden which is too great for you to support, and for your companion in life to support you.

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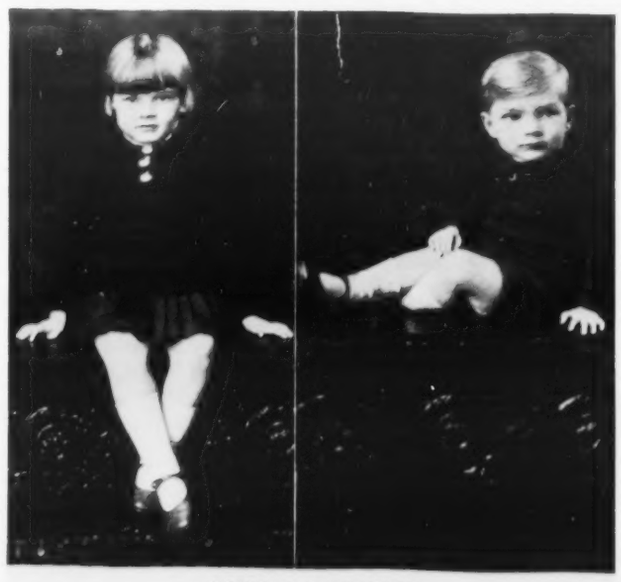

SISTER AND BROTHER

Gillian Anne Macdonell German, aged four and a half years, and her little brother, Andrew Barry Crawford German, children of Mr. and Mrs. Barry German, of Rockcliffe, Ottawa.

*Photo by Pittaway-Jarvis.*


See Display of

KELVINATOR

Electric Refrigerators at

TORONTO

HYDRO-ELECTRIC

SHOPS

Completely Installed — Easy Terms


## Without Being Desired

WHAT is more satisfactory to the human heart than to be needed and to know we are needed? One line in the Book of Chronicles, when I read it, flies up at me out of the printed page as though it were alive, conveying newly the age-old agony of a misplaced man. After relating the short and evil history of Jehoram, King of Judah, the account ends—with the appalling terseness which often crowns the dramatic climaxes of that matchless writing: "And (he) departed without being desired." Without being desired! I have wondered if any man was ever cursed with a more terrible epitaph.—"Essays of To-day and Yesterday." *David Grayson.*

There is a general feeling in the House that the expenditure of the country ought to be vastly reduced, coupled with a strong determination to resist every conceivable suggestion for reducing it.—*Mr. Churchill.*

A lighted tramcar is a very beautiful thing—*The Dean of Manchester.*

FOR HEARTIER APPETITE

The mission of H.P. Sauce is to make your meals enjoyable, ensuring a good digestion and the utmost nourishment from your food.

Oriental fruits rich in vitamines, rare spices, and age-matured malt vinegar give H.P. a pleasing flavor that has never been equalled for its appetising appeal.

H.P
(Houses of Parliament)
SAUCE

Use H.P. with bacon, cold meat, cheese, tomatoes, fish, soups, stews, and even those "left-overs."

Corns

Lift Off – No Pain!

Doesn't hurt one bit! Drop a little "Freezone" on an aching corn, instantly that corn stops hurting, then shortly you lift it right off with fingers. Your druggist sells a tiny bottle of "Freezone" for a few cents, sufficient to remove every hard corn, soft corn, or corn between the toes, and the foot calluses, without soreness or irritation.

New Wardrobe Overnight!

Wear all the new shades as quick as they come in style. It doesn't take money—just a few cents worth of dye. Get out your old, dull or faded garments *now*—tomorrow you'll have a closet full of fashionable clothes!

Perfect results right over other colors. Dye your curtains, hangings, spreads, too. Give your underwear delicate tints. All easy, if you use *real dye*. Use original, Diamond dyes.

**FREE** now, from your druggist: the Diamond Dye Cyclopedia; simple directions, wonderful suggestions. Ask for actual piece-goods color samples. Or big, illustrated book Color Craft free, if you write DIAMOND DYES, Dept. 27, Windsor, Ont

Diamond Dyes

*Make it NEW for 15cts!*

for Splitting Headaches

Rub your throbbing forehead with comforting, refreshing BAUME BENGUÉ. It removes the congestion and brings soothing relief at once. There's nothing like it for every ache and pain. Used for quick relief by millions of sufferers for over thirty years.

*Say "Ben Gay" to your druggist.*

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BAUME BENGUÉ (ANALGÉSIQUE)

The Original Baume $1.00

*For Free Sample* Send 10c. to cover cost of packing and mailing:—
The Leeming Miles Co. Ltd., Montreal.

## Here and There in the Old World

*From Grave to Gay*
*From Lively to Severe*

**The Court at Holyrood**

IT WILL be a great time for Edinburgh when the King and Queen spend several July days at Holyrood Castle. They have promised to attend a historical pageant in the grounds of Craigmillar Castle, which belongs to General Sir Robert Gilmour. The Duke and Duchess will have returned from their tour by that time, so they may also be in Edinburgh, as well as Sir Robert's daughter-in-law, the Hon. Mrs. John Gilmour, who is at present in attendance on the Duchess.

The Queen when she goes to Holyrood, always spends many happy hours inspecting its treasures, and suggesting how the beauties of the old rooms can be best preserved. The staff there has a very high opinion of her taste, and they quote instances of her excellent suggestions. One of the later additions to Holyrood which the Queen very much admires is the set of chairs presented to her at her silver wedding by a number of Scottish great ladies, each of whom worked the tapestried seats and chair-backs.

THE MOST BEAUTIFUL SOCIETY GIRL IN ROME
The Contessina Marina Volpi di Misurata, daughter of the Italian Finance Minister, who is engaged to Prince Carlo Maurizio Ruspoli.

* * *

**At the Palazzo Doria**

WHEN the ex-Kaiser was in Rome a good many years ago the late Prince Doria gave a magnificent ball in his honor. For this occasion the whole Palazzo Doria was thrown open, including the eight great marble staircases. The fact of there being eight may give some idea of its size. And there was one huge room entirely lined with Parma violets though it was mid-winter. The entertainment is said to have been almost unique in history. When King George and Queen Mary were in Rome they visited the Prince and Princess at the palace and saw the wonderful art collection which includes not only pictures by the great Italian artists, but also the picture of Pope Innocent X by Velasquez, the finest portrait in Rome. The coming generation of Dorias are almost English, the Prince's mother was a Pelham-Clinton, daughter of a Duke of Newcastle, and his grandmother a Talbot, daughter of an Earl of Shrewsbury and sister of the saintly Princess Gwendoline Borghese.

* * *

**Calvinists Extinct**

IT APPEARS that the Yorkshire village of Thornton Rust has been without a school-master for two years, because the trust-deeds stipulate for a Calvinist teacher, and none such is to be found. It is an interesting evidence of the fact of religious evolution, and of the lesser fact that religions attached to particular names tend to share the mortality of their authors. Probably the last refuge of pure Calvinism in this country is the "Wee Free" Church of Scotland: and it was, indeed, its acceptance of the full creed that secured it a large share of the Free Church funds some twenty-five years ago, and enabled it to start as a separate organization.

* * *

**Mrs. Brown-Potter**

I HAD a long talk with Mrs. Brown-Potter before I left the Riviera, says T. P. O'Connor. I remember her when she was going through the dramatic scenes of the chief part in Beerbohm Tree's play, "The Three Musketeers." I had some trepidation lest I should see nothing but a pale shadow of her former beauty, but, on the contrary, I found that her fine large dark eyes were as brilliant as ever, indeed, they shone perhaps the more, because of the rather delicate whiteness of her complexion. I was also struck by an air of almost impossible tranquility in her expression. When I got into talk with her I found the brightness of her eyes and the tranquility of her expression were partly explained by the fact that she has become an ardent Spiritualist. She is confident she is in daily intercourse with those she had known in the days when they were living; she even offered to let me see copies of some conversations she has had with the late King Edward.

* * *

**A Beloved Princess**

THE memory of this Princess Borghese is almost as vivid in Rome to-day as when she died in the heyday of her youth and beauty at the age of twenty-three. Perhaps no one has been so beloved there before or since. She would go quite alone into the poorest haunts of the city helping the people and half the population, from the greatest prince to the meanest beggar, followed her to the grave. There is a curious story told about her. After her death, when all the poor in Rome felt that they had lost their best friend, a peasant woman went every day to pray at her tomb in the magnificent Borghese chapel in Santa Maria Maggiore. She implored her, if she still existed in another world, to appear, if only for a moment, to help her in the trouble which was crushing her existence. One day, as she rose to leave, a woman whose face was covered with a black veil came to her and gave her an emerald ring, telling her that though the Princess was now powerless the Prince would help her if she showed it to him. The peasant woman took the ring to the Borghese Palace. It was the one the Prince had put upon his dead wife's finger just before they closed the coffin. The woman was closely examined, but all she could say was that it was given her by a lady whose face she could not see.

Princess Borghese's husband, who married again, was the grandfather of Prince Scipio Borghese, who died just recently. Prince Scipio achieved fame by his exploit in motoring from Pekin to Paris in the days when cars were not what they are now. A friend of mine who has seen part of his track across China has never been able to realize how on earth he did it. In spite of his great position he was a Socialist in politics, a fact which hardly seems consistent with the huge Borghese Palace, though it is the last possession, with the exception of the lovely villa at Nettuno, left to the formerly proud and wealthy family. It was his father who lost his fortune in the house-building crash in Rome about thirty-five years ago. Following the crash, the Italian Government bought for a practically nominal sum the Villa Borghese in Rome, with all its priceless treasures. It is said that the Prince offered to give the villa and its contents to the nation on condition he could be allowed to remove three pictures and sell them abroad. His request was, however, refused. One cannot say definitely which these pictures were, but they were probably "The Entombment", by Raphael; Titian's "Sacred and Profane Love"; and the "Danae" of Correggio.

Women have for hundreds of years been devoting more attention to their personal appearance than men have devoted to politics, and it is doubtful whether at the end of it all they are more beautiful than they were at the beginning.—*Mr. Robert Lynd.*

## London Letter

*(Continued from Page 30)*

banners of the knights in the Chapel, for which the procession moved from the Altar to the Chapel with the band playing a march. At the conclusion of this ceremony they returned to their places. Then came a hymn and prayers for St. Michael's and for St. George's Days and for the British Empire, with a prayer for the King and others, which sounded strangely unlike modern times: "God save our Gracious Sovereign, the Grand Master, and all the Knights and Companions of the Most Distinguished Order of St. Michael and St. George."

Lastly all the procession moved again towards the Chapel and the Knights proceeded to their stalls, while the Companions filed in after them. Here the Blessing was said, but it was a long time before the congregation dispersed, for people lingered to look at the banners and to read the names on the little plates attached to the seats of the Knights. It was indeed a service which carried one back to older and more dignified times. Indeed one feels sure that none who attends that service can ever read the names of the new Knights and Companions of St. Michael and St. George in the Honours List without the feeling that there is something behind the title that was not glimpsed before.

* * *

**Votes at 21**

WHILE several newspapers are promoting an agitation against giving votes to girls at the age of 21 a great many of the sober and sensible people agree with the view that the Prime Minister could not have gone back on his promise to do so which was made some time ago.

It seems odd that although people knew this promise was given there was little or no agitation against the change until the promise was definitely repeated. Then it was taken up as if it were a bolt from the blue. (Not that I suppose bolts from the blue can be taken up, so don't trouble to tell me that this is a mixture of metaphors). The argument that if the age for men and women alike were changed to 25, it would mean that boys who were old enough to fight for their country and to die for their country were too young to have a vote, was answered by Dean Inge, rather illogically. He suggested that at that rate men of over fifty who were past military age should be deprived of the vote.

Mary Macleod Moore

Interlake

Safe for Children

Mothers can depend on the softness, absorbency and purity of White Cross toilet tissue to protect their children's health. Soft and strong like old linen, it is appreciated where a better tissue is desired. With White Cross in the bathroom the dangers of harsh, irritating tissues are precluded. Each roll entirely wrapped. Sold at the better stores—15c per roll, 3 for 40c.

*Guard your children's health by asking your dealer for White Cross.*

Interlake Tissue Mills Co. Limited
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The makers of White Cross toilet tissue also manufacture Interlake brand and Velvatissue, also Interlake decorative crepe and paper napkins and towels.

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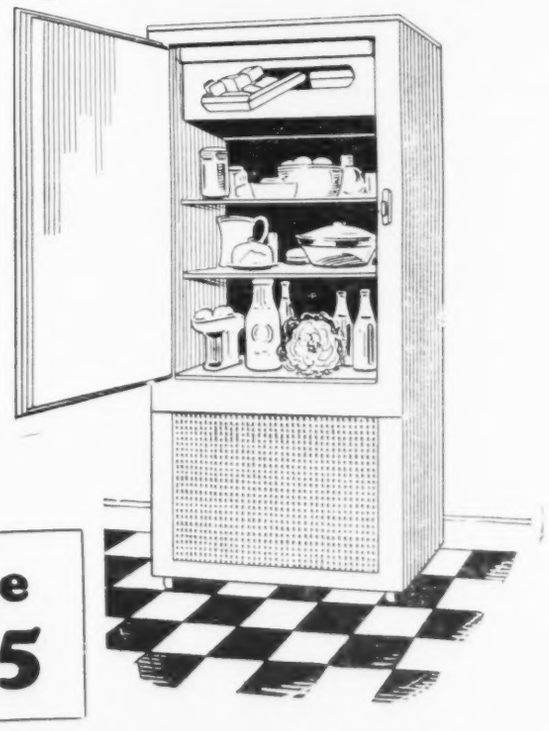
ELECTRIC REFRIGERATOR VALUE



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Hydro Shops Invite You to See this Special Electric Refrigerator

Steel construction, with beautiful grey enamel finish outside and white enamel inside, harmonizing nicely with surroundings. Takes but little floor space and is easily moved about. Thick, pressed cork extra efficient insulation keeps warm air out and cold air in.

Two trays to make ice cubes for table beverages,. giving 30 cubes at a time. Freezing unit is very compact and conveniently placed at top of box. Large capacity food compartment, with two wire shelves, give nearly 5 cubic feet of storage space.

This Electric Refrigerator has all the equipment entirely self contained, or the motor may be placed in the basement, if you prefer, at no extra cost. It is entirely automatic and maintains a low temperature day in and day out—no matter how hot it may be outside — and needs practically no attention

The full Hydro guarantee of satisfactory operation goes with this special Electric Refrigerator.

The price is $285 cash, or if you prefer to take advantage of the Toronto Hydro easy payment plan, the price is $295, with $15 down and the balance at the rate of $15 per month with your regular Hydro bills.

*Be sure to see this special Electric Refrigerator offering. Other models at various prices.*

***If you now have a good refrigerator box we can equip it with an electric freezing unit.***

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P. W. ELLIS, Chairman GEORGE WRIGHT THOMAS FOSTER, Mayor.
E. M. ASHWORTH, General Manager.

*Buy Goods Made in Canada—Give More People Work—Bring Better Times*

The Lieutenant-Governor of Quebec, the Hon. N. Perodeau, entertained at dinner on Tuesday evening of last week, in honor of Mgr. A. Baudrillart, Rector of the University of France.

* * *

Miss Hanbury Budden is again in Montreal after a visit to Toronto, where she was the guest of Mrs. Hume Blake.

* * *

Mrs. R. A. E. Greenshields left Montreal for Quebec on Wednesday night of last week to be with her husband, Hon. Mr. Justice Greenshields, who fell seriously ill while in Court.

* * *

Mrs. Hill, of Ottawa, has been visiting her parents, Sir Charles and Lady Fitzpatrick, in Quebec.

* * *

Mrs. James Aird and Miss Ruth Aird, of Montreal, are sailing on May 27 in the *S.S. Montrose* for a three months' trip abroad. They will spend some time in England. Miss Thomas is accompanying her sister, Mrs. Aird.

* * *

The Rt. Hon. W. L. Mackenzie King, who arrived in Montreal on Wednesday night of last week, was the guest, during his stay, of Sir Henry and Lady Thornton, at their residence, 695 Pine Avenue. In honor of their guest, Sir Henry and Lady Thornton entertained at a small dinner on Thursday night.

* * *

Mrs. Guy Moreton Suckling, of Montreal, formerly Miss Inez Kaine, of Quebec, received for the first time since her marriage, at the residence of her husband's mother, Mrs. H. E. Suckling, 1210 Western Avenue, on Friday afternoon of last week from four until six o'clock. The bride was assisted in receiving by her mother, Mrs. Bernard J. Kaine, of Quebec, and by Mrs. Suckling.

Lady Loomis, Mrs. John Newman and Mrs. Harold Hannaford presided at the tea table and assisting in serving were Miss Elsie Jaques, Miss Janette Cooper, Miss Peggy Cleghorn, Miss Brenda Markham, Miss Muriel Suckling and Miss Brenda Davis, of Quebec.

* * *

Lady Willingdon was present on Wednesday afternoon of last week, at the tea given by Mrs. Bostock in Ottawa for the Girl Guides. Miss Kaye Symes and Mrs. Claude Hill received with Mrs. Bostock, and the tables were presided over by Mrs. R. M. Courtney and Mrs. J. C. Wood.

* * *

Miss Madeleine McLimont, of Quebec, left on Tuesday of last week for Victoria, B.C., where she will visit with relatives for some time.

* * *

Mr. George Cavendish, of River Bend, has been the guest in Quebec of Colonel and Mrs. John H. Price.

* * *

The marriage took place in England on March 24, at Exeter College Chapel of Miss Elspeth North Harley, daughter of Dr. and Mrs. R. J. Harley, of Ochterlony House, Guthrie, and granddaughter of the late Mr. Robert Meighen, of Montreal, to Mr. Nevill Henry K. Aylmer Coghill, of the Red House, Hinksey Hill, a Fellow of Exeter and a son of the late Sir Egerton Coghill, Bt., and Lady Coghill of Glen Barrahane, co. Cork.

The service was choral, and the Rev. N. P. Williams, Chaplain and Fellow of Exeter College, officiated. Sir Patrick Coghill, Bt., brother of the bridegroom, was best man, and Mr. Harley and Mr. Chavasse were the ushers. The bride, who was given away by her father, wore a mediæval gown of white chiffon velvet cut on graceful lines, with long skirt and long sleeves. It was trimmed with pearls and diamente at the yoke and at the waistline, where a girdle gave a finishing touch. The train was of old Irish lace lent by Lady Coghill, mounted on a background of pale pink chiffon. The tulle veil was finished with sprays of orange blossoms which hung gracefully on either side, and the bouquet consisted of sprays of pale pink roses. The bridesmaids were Miss Coghill, Miss Gorges, Miss Diana Somerville, Miss Brackenburg, Miss Lambert and Miss J. Wise, and Miss Glen was the train bearer. They wore picture frocks of yellow georgette with silver trimming, and had silver head-dresses to keep their veils in place. Their bouquets were of shaded tulips. A reception was held after the ceremony in Exeter College Hall. The bride's travelling dress was of old rose made with a cape effect and trimmed with hanging ribbons from the neck of rose and beige. A beige hat with a small rose feather and a fur coat completed the toilette. The honeymoon is being spent in Northern Italy. Among the large number of guests present were Lady Coghill, Colonel Somerville, M.V.O., Sir Maurice Cameron, Lady Cameron, Sir Montagu and Lady Burrows, the Hon. Mrs. Dowdall, Lady Seymour, Professor Gordon, Dean of the University, Mrs. Gordon, and Lady Wise.

* * *

Mrs. Ernest Stuart and her son, Sir Campbell Stuart, who have been again visitors in Montreal from England and who are sailing on the 21st from New York, were week-end visitors in Ottawa, guests of the Governor-General of Canada and Viscountess Willingdon at Government House.

* * *

Colonel and Mrs. P. F. Benoit are in Quebec, where they will reside on St. Louis Street. They were guests for a few days at the Chateau Frontenac.

* * *

Lady Tupper, of Winnipeg, was in Ottawa on Thursday to spend a day with her parents, Dr. and Mrs. Charles Morse, before sailing from Montreal for England, where she will spend several weeks.

* * *

The Hon. W. A. and Mrs. Buchanan have returned to their home in Lethbridge, Alta., after having spent the sessional months in Ottawa.

* * *

Miss Hilda McTear and Miss Lucia McTear, of Trenton, who spent the winter abroad, were passengers in the *S.S. Empress of France* which recently arrived in Montreal.

* * *

Mrs. Van Straubenzie, who has been the guest in Montreal of Mrs. Frank May, was guest of honor at a small luncheon given at the Hunt Club, Montreal, by Mrs. A. C. Bedford Jones.

* * *

Mrs. Edwards is again in Montreal, after being the guest in Quebec of Mrs. L. Apedaile at the Chateau St. Louis.

* * *

Major and Mrs. J. P. U. Archambault recently arrived in Quebec from England, where they spent several weeks.

* * *

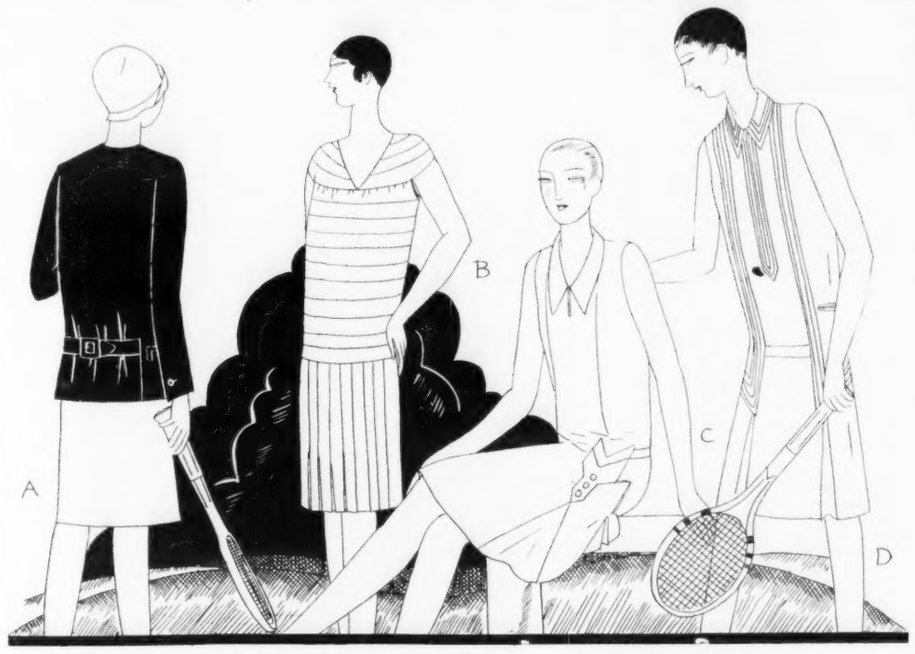
Lady Kirkpatrick has returned to Quebec from California, where she spent the winter with her brother, Colonel Macpherson, of Quebec, at Pasadena. Lady Kirkpatrick will sail for England early next month.

* * *

Mr. and Mrs. John Burstall, Miss Rosemary Burstall and Miss Phyllis Johnston, who have been abroad for some months, recently sailed for Quebec in the *S.S. Empress of France*.

MRS. LEO TIMMINS, OF MONTREAL
Who before her recent marriage was Nan, daughter of Mr. and Mrs. J. J. Heney, of Ottawa. The bridegroom is the son of Mr. and Mrs. Noah A. Timmins, of Montreal. They sailed in the S.S. Majestic on April 23, to spend their honeymoon abroad.
*—Photo by John Powis*

MISS MARGARET GRAHAM
Debutante daughter of Madame George Roy, of Ottawa, and granddaughter of Sir Wallace Graham, Chief Justice of Nova Scotia.
*—Photo by Castonguay.*


## SLEEVELESS DRESSES

*The Sports Shop Features Three Smart Tennis Frocks and a New Collarless Blazer*

**A.** One of the most swagger little blazers you'll see on the Courts this Summer—collarless model in scarlet flannel with lapels in front and a buckled belt at the back. $25.00.

**B.** Copy of Jane Regny's sleeveless tennis dress—in white crepe de chine, the skirt pleated, the bodice encircled with inside tucks. $45.00.

**C.** Paris says white pique for tennis. Here it is in this sleeveless model with pleats and pockets at the sides, $12.50. The same model in double thread wash silk—$18.50.

**D.** Rows of stitching on the tabs and panels give a tailored air to this sleeveless frock of white double thread wash silk. Price, $15.00.

BLAZER AND DRESSES IN SIZES 14 TO 20.

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